

DIGNITY DIALOGUE

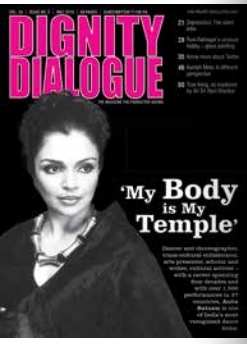
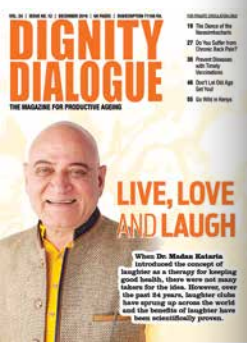
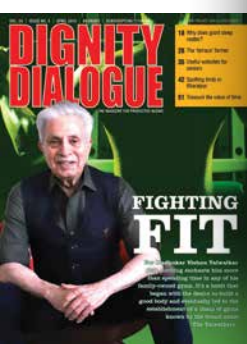
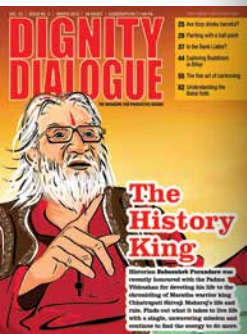
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THE GENTLE CRUSADER

Ela Bhatt, the founder of SEWA, has been an icon in the sphere of fighting for the rights of women, especially those who work in the unorganised sector. In this exclusive interaction, she narrates her life's journey so far.





Invitation to the
Silver Jubilee Celebrations of

DIGNITY DIALOGUE

THE MAGAZINE FOR PRODUCTIVE AGEING

Celebrating **25** years

of non-stop publishing on topics
of relevance to senior citizens:

Health | Money | People | Fine Arts | Inspirations
Travel | Life Stories | Social cause dedications
Puzzles | Men and Matter | Cinema | Senior Corner
News and Leisure | Comics | Word Games

Special Guests

Dr Shashi Tharoor M. P.

MP, Author, Littérateur

and

Mr Aditya Thackeray M.L.A.

(yet to be confirmed)

Cabinet Minister, Tourism and Environment,
Government of Maharashtra

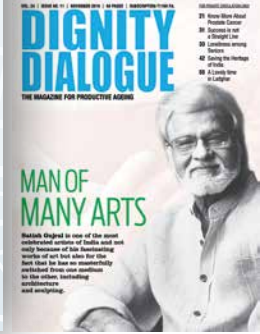
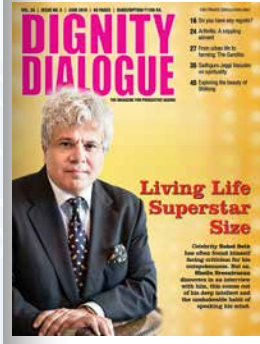
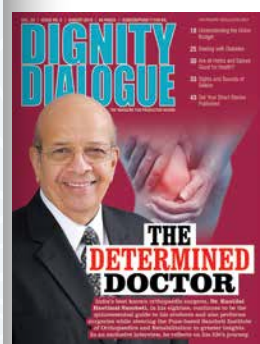
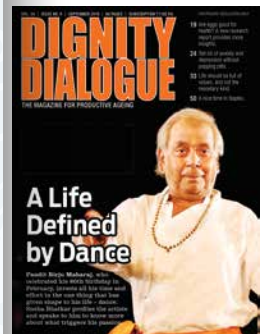
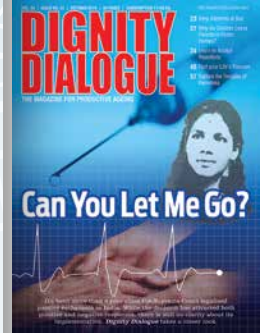
Honouring veteran authors and writers of the
magazine since 1995, Editors, Visual Artists, Printers,
Vendors, Suppliers, Contractors and veteran staff still
dedicated to the cause of senior citizens

Ending the Evening with a Show by
Stand Up Comedian

Date to be announced

Venue: Y B Chavan Auditorium, Jagannath Bhosale Marg,
Nariman Point, Mumbai

Time: 4:00 pm – 6:00 pm





The cover story of this edition of Dignity Dialogue on Ela Bhatt, the founder of Self-Employed Women's Association (SEWA), has been of special interest to me because it brought back memories of my engagement with this wonderful organisation about two decades ago. I was then commissioned by Films Division to write a script for a documentary film that would feature the work done by SEWA. It required me to visit SEWA's headquarters in Ahmedabad and then tour many villages across Gujarat in the company of their selfless staff members to see for myself how women were benefitting from the many programmes managed by the organisation.

It gave me a chance to speak to women who worked as vegetable vendors or at the brick kilns or as construction labour or running their own small enterprises. At no point did Ela Bhatt or her staff interfere with my research or try to promote the organisation through a coordinated publicity drive. The information I obtained was at the ground level, and authentic. The film was made by renowned filmmaker Murzban Sepoy who has now retired from his profession and lives on a farm near Pune. The article in this issue therefore gave me a chance to re-visit my experiences and recall some very good memories.

SEWA is both an organisation and a

movement. The movement is enhanced by its being a confluence of three movements: the labour movement, the cooperative movement and the women's movement. But it is also a movement of self-employed workers: their own, home-grown movement with women as the leaders. Through their own movement women become strong and visible. Their tremendous economic and social contributions become recognised. With globalisation, liberalisation and other economic changes, there are both new opportunities as well as threats to some traditional areas of employment.

More than ever, members of SEWA are ready to face the winds of change. They know that they must organise to build their own strength and meet challenges. There are still millions of women who remain in poverty and are exploited, despite their long hours of hard labour. They bear the brunt of the changes in our country and must be brought into the mainstream so as to avail of the new opportunities that are developing with regard to employment. Also, there is much to be done in terms of strengthening women's leadership, their confidence, their bargaining power within and outside their homes and their representation in policy-making and decision-making fora.

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JOINT VENTURE



Department of Geriatric Medicine

Consultant Geriatrician/Elderly Care Specialist – Dr. Naganath Narasimhan Prem

What is Geriatrics?

Geriatrics is the medical care for the elderly that manages medical conditions as well as prevents or delays the onset of those conditions.

Older people who take multiple medications are at a higher risk of side effects. Your Geriatrician can help make the necessary adjustments in consultation with your doctor.

Who provides Geriatric Care?

Geriatric care is provided by a geriatrician who can evaluate and manage the unique healthcare needs of the elderly.

Besides the Geriatrician, the team consists of:

- Physical therapist
- Nurse
- Social worker
- Speech and hearing specialist
- Nutritionist
- Occupational therapist
- Speech and hearing specialist

The team will focus on health concerns common in older people such as incontinence, falls, memory problems, and managing multiple chronic conditions and medications.

Who would benefit from consulting a Geriatrician?

Anyone who is over the age of 60 and has one or more of the following conditions:

- Multiple medical problems
- Sleep problems
- Constipation
- Taking multiple medications (polypharmacy)
- Memory problems
- Weight loss, loss of appetite
- Difficulty in performing routine activities
- Difficulty in walking, imbalance, dizziness
- Constant pain
- A history of recurrent falls or a fear of falling
- Recurrent urinary problems
- Cancer and Palliation

Whenever you visit the Geriatrician you should bring along the following (if applicable)

- Your detailed past medical history complete with list of current medications
- The names of the doctors who have been treating you
- Glasses prescription, hearing aid, dentures
- Notes on your family health history

Contact Details : 95949 92354 | online@jaslokhospital.net | www.jaslokhospital.net

Add: 15, Dr. G. Deshmukh Marg,
Peddar Road, Mumbai - 400 026



Live Life King Size!

Who said life is boring and depressing post-retirement? It actually begins after that. Having completed 10 years of retirement on January 31, 2020, I feel proud about being active and energetic in this phase of retirement. There is a positive side to life for senior citizens. For most of us, work life had been very demanding and we hardly had the time for things that we would have wanted to do. Also, given the fact that our country and society has giv-

en us many things, it is time we gave back a small portion in return. It all depends on the 'purpose' of life. If one feels that he or she has no purpose, then life becomes drudgery and depression sets in, which leads to all sorts of complications, including a suicidal tendency.

Retirement life is not the end. It opens a whole new chapter. You should take this precious time to connect with your relatives, friends, neighbours or participate in

group activities. The social connection is really essential to maintain a healthy life, both physically and mentally. Sometimes you might think it is difficult to do, but trust me that it is pretty easy and simple. You then also take a deeper look at what you eat every day. Try not to have one heavy meal. You should eat many small meals throughout the day instead. Sometimes, your body cannot digest all the needed nutrition and vitamins. So, make your retired life a success!

• **C K Subramaniam**

— x — x —

Memories of Visakhapatnam

As I enter into my early nineties, the excellent article published on Visakhapatnam in an earlier issue of Dignity Dialogue evoked cherished memories when we lived a small rental home by the beach. Not far was the colo-

nial style Town Hall, at a distance was a lighthouse and a mountaintop ending in a 'dolphin's nose'. A little further was a channel leading to the harbour at the back. A valley under this mountain was a favourite picnic area

for the young and old. I was fascinated by the sparkling waves in the morning sun, the fishermen launching their boats and returning later with their catch of fish to the waiting customers. Away on the beach was a tent cinema. It screened English films and stunt movies.

DONATIONS TO DIGNITY FOUNDATION

According to a notification issued by the Income Tax Department, as per Section 35AC of the Finance Act, 2016, no deduction shall be allowed in respect of any assessment year commencing on or after April 1, 2018. As such, 100% tax exemption that was available for all donations to dementia care has now been withdrawn. However, donations made to Dignity Foundation will be eligible for 50% of the amount under Section 80G.





I saw there films starring Mary Ann Evans – also known as Fearless Nadia – and John Cawas, priced at two annas. Later, another theatre was built on the beach road, where I saw Uday Shankar's 'Kalpana' many times. In the same direction was the AVN

College where the principal would arrive in a special box carriage drawn by horses. Even further was the Andhra University where stalwarts like Dr. P Radhakrishnan and Hiren Mukherjee taught. As I moved on in my life to other cities and countries, I always

took a chance to stop by Visakhapatnam, refreshing my memories of Buddhist monasteries, red rocks, roadside special coffee and Dutch settlements. I now live very far from Visakhapatnam but my heart longs for it!

• **Mukunda Rao**

— X — X —

Long Live Dignity Dialogue!

Dignity Dialogue is on its way to celebrate its first quarter century – quite an event to look forward to. I being the editor of a quarterly magazine in vernacular, perhaps nobody knows better than me about what a challenging task it is to run a non-commercial magazine for a long period of 25 years. It is an achievement to be really proud of. It was November 2014. I had joined Dignity Foundation a few months back when I had been given a copy of the magazine. After going through it thoroughly, I decided to submit an article. I had not yet learnt to operate MS Word on my laptop with confidence but my excitement was so high that

I went to a local cyber cafe and got it typed.

The attendant then emailed it to the Dhakuria office as instructed. Later, when I enquired with the Dhakuria office, I was told that it had not been delivered. I rushed to the cyber cafe and apprised the young man about the matter. He took pity on me and re-sent it, this time without charging anything. Now came those days of suppressed excitement when I wavered between anticipation and apprehension till I received the message that my article 'A Revelation' was to be published. I heaved a sigh of relief and laughed to myself that it was really a revelation

about how childish I had become!

I am not ashamed to confess that I was simply elated when I received a complimentary copy, nicely packed with a portrait of Mallika Sarabhai, the eminent danseuse on the cover page. Dignity Dialogue gave me the impetus to start and edit a monthly magazine with members of the Dhakuria chapter in particular and I am happy it is still running with patronage that trickles in somehow. Kholamon, the magazine, provides a kind of platform for intellectual exchanges. As a reader of Dignity Dialogue I would expect in the magazine some more space for literary articles alongside the informative ones.

• **Kaberi Thakur**

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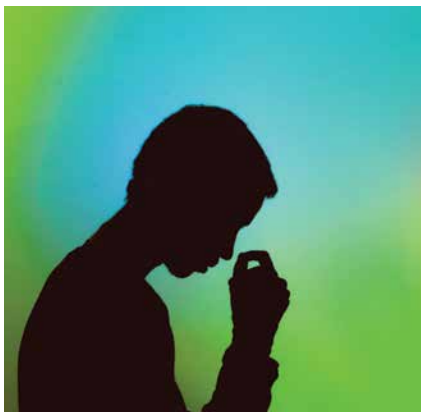
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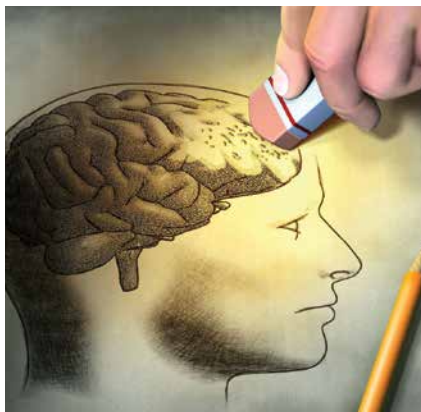
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THE GENTLE CRUSADER

Ela Bhatt, the founder of Self-Employed Women's Association (SEWA), has been an icon in the sphere of fighting for the rights of women, especially those who work in the unorganised sector. Over the years, she has inspired many to join the movement even as she continues to break new ground. In this exclusive interaction with **Aruna Raghuram**, she traces her life's journey so far.

Ela Bhatt's home in Panchshil Society, Ahmedabad is named 'Toy House'. You are intrigued by the name. And when you question her about it, she answers with a smile, "When the name was to be registered with the municipal corporation, my two children were very little and there were toys strewn all around the house. So we decided to call it Toy House." The spick-and-span simplicity of the home speaks of the qualities of the

owner. In fact, Ela Bhatt stands out as an icon for both her simplicity – her greatest inspiration has been Mahatma Gandhi – and her sense of discipline. Neatly attired in a white sari, the petite crusader of many a cause gives you a warm smile as you settle down for the interview.

Ela Ramesh Bhatt, counted among the 25 greatest global Indians, has been dubbed the 'Gentle Revolutionary' for her unique way of bringing women's issues to the forefront without resorting to any ag-



Image sourced from Governance Now

gression. In June 2012, US Secretary of State Hillary Clinton mentioned Ela Bhatt as one of her “heroines”. But it is hard to gauge from her soft demeanour the steely determination needed within to do what she has done. Most creditably, she founded Self-Employed Women’s Association (SEWA) in 1972, a trade union set up to represent self-employed female textile workers. As described on their website, SEWA is an organisation of poor, self-employed women workers.

These are women who earn a living through their own labour or small businesses. They do not obtain regular salaried employment with welfare benefits like workers in the organised sector. They are the unprotected labour force of our country. Constituting 93% of the labour force, these are workers of the unorganised sector. Of the female labour force in India, more than 94% are in the unorganised sector. However their work is not counted and hence remains invisible. Over the years, under her

leadership, SEWA has created a revolution of sorts in this informal sector. Meanwhile, time has treated Bhatt kindly. At 87, she sits straight-backed and relates anecdotes laced with gentle humour.

Early Years

Ela Bhatt was born on September 7, 1933 in Desai ni Pol in Khadia, Ahmedabad. Her father, Sumantrai Bhatt, was a lawyer, while her mother, Vanalila Vyas, was active in the women's movement. The second of three

Accolades Aplenty

Ela Bhatt's successful leadership of SEWA has won her national and international recognition. She has been the recipient of many international and Indian awards and honorary degrees, including:

- Ramon Magsaysay Award for Community Leadership (1977).
- Right Livelihood Award for Changing the Human Environment (1984) for helping home-based producers to organise themselves for their welfare and self-respect.
- Padma Shri (1985) and Padma Bhushan (1986).
- Niwano Peace Prize in 2010 for her work empowering poor women in India.
- In November 2010, US Secretary of State Hillary Clinton honoured Ela Bhatt with the Global Fairness Initiative Award for helping move more than a million poor women in India to a position of dignity and independence.
- Radcliffe Medal on May 27, 2011 for her efforts in helping women achieve a better status in society.
- Indira Gandhi Prize for Peace, Disarmament and Development in November



2011 for lifetime achievement in empowering women through grassroots entrepreneurship.

- Honorary Doctorate in Humane Letters by Harvard University in June 2001. In 2012, she received a Doctor of Humane Letters from Georgetown University and an honorary doctorate from Université libre de Bruxelles in Brussels, Belgium. She also holds honorary doctorates from Yale and University of Natal.

daughters, she spent her childhood and early college years in Surat. She went to Sarvajani Girls High School from 1940 to 1948. Giving a glimpse of her school days, she says, “I always felt left out in school and among friends because I was younger than the other children in my class. My parents started my basic education very early at home. In fact, I was admitted at the age of six years to the third standard.”

Recalling an amusing incident, she says, “I wanted to dance ‘garba’ in a circle with other children but during the school performances on stage, being the smallest, I was made to stand in the middle of the circle as little Krishna – in the typical pose, cross-legged with a flute in hand! It was a special role, but I missed the dancing. In competitions, I usually got a prize – but it was a consolation prize because I was younger and smaller than other competitors! I never liked such special treatment or consideration.” Those were the years of the freedom movement at its peak. Often rallies would pass near her school building. Once they heard a pistol shot from outside the class window. In a few minutes, one of the ‘satyagrahis’ entered their classroom to find a place to hide. They hid him and later their geography teacher gave them a full lesson on “the meaning of protest and why it must be fearless and without rancour”.

She recounts another incident. A rally once passed near her home in the Ahmedabad pol area. Some of the satyagrahis hid inside and the police quickly followed with revolvers. They were on a hunt for something. Bhatt summoned up the courage to

“Poverty is day-to-day violence and is no less destructive than war.”

– Ela Bhatt

ask them, “What are you looking for?” They replied that they were looking for a book titled ‘Bharat Ma Angrezi Raj’ that was supposedly hidden in the house. Reminisces Bhatt: “They did not touch the prayer room and did not find the book. The book was hidden under the idol of Lord Krishna!” She narrates how her grandfather, Manidhar Prasad Vyas, went to Dharasana near Dandi during the salt satyagraha. “At Dharasana, the police beat up the satyagrahis and my grandfather was arrested. He was a doctor in a government hospital. He left all that and joined the freedom struggle.”

College Mantra

Ela Bhatt attended Maganlal Thakordas Balmukunddas Arts College in Surat and obtained a BA in English in 1952. Though she belongs to Ahmedabad, her schooling and early college years were in Surat. So which city is she more attached to? “Well, on the culture, food and lifestyle front, I guess I belong to Surat. But in our family there was insistence on purity of language which is not a Surti trait,” she says. In 1954, she completed her legal education from Sir L A Shah Law College in Ahmedabad, bagging a gold medal for her work on Hindu Law. It was during her college days that she began to take a deeper interest in nation-building activities.

She narrates how simplicity was the mantra among her group of friends. “We would come to college in frayed clothes. If we ironed our clothes it was like losing our pride. Even travelling in second class was taboo,” she recalls. An active student leader, she became involved in organising the first census of independent India. During this period she was exposed to the hardships faced by her fellow Indians. “I started taking an interest in the nationalist movement. And I felt deep within me a desire to reach out and help those who were suffering from injustice. It wasn’t enough to be an observer. I needed to get involved,” she says.

Legal Career

What drew her to law – was it this overriding passion for justice? It was the family background that triggered her choice of a career in law, she says. On her father’s side, most family members were either lawyers or judges. “Since I had no brother, my parents wanted me to become a lawyer. I chose to study law and become a lawyer, guided by my parents – as was common in those days. Also, as a result of my experiences with the freedom struggle, the sense of justice and desire to do something for village upliftment had grown gradually within me,” Bhatt relates. While she started her career teaching English for a short time at SNDT Women’s University in Mumbai, she found her true calling in law soon after.

Those days, Mahatma Gandhi was an inspiration for the youth and everyone wanted to tread on the path laid down by him.



Ela Bhatt with granddaughter Maya

Hence, in 1955, Bhatt joined as a junior lawyer in the labour wing of a trade union called Textile Labour Association (TLA). It had been founded by Anasuya Sarabhai and Mahatma Gandhi in 1917 after the textile workers’ agitation led by the latter. At that time, Ahmedabad was thriving with many textile mills and TLA had plenty of work. “During that period my interest developed in the concepts of ‘work’ and ‘workers’ as central to society. Women arrived on the agenda later – it was when I was sent to the homes of striking mill workers and discovered the many facets of work that their womenfolk did to keep the home fires burning.”

According to her, Surat was much more liberal than Ahmedabad. When she started working in Ahmedabad, being the only woman in the organisation, she was asked to cover her head. She refused as she was not used to the custom. She would even wear flowers in her hair – the ‘veni’ custom was common in Surat as a result of the influence of Maharashtra. “I attracted a lot of scorn and criticism for my ways,” she says with a laugh. In addition, she insisted on riding a Vespa scooter to go to the mills. “I

felt like Audrey Hepburn in 'Roman Holiday', the classic film directed by William Wyler," she adds.

Personal Life

On the personal front, Ela married Ramesh Bhatt in 1956. He was a professor at the Gujarat University at that time. Subsequently, he became the president of the Gujarat University Area Teacher's Association and also established the Gujarat Economic Association, a research organisation. They were college sweethearts. It was not easy convincing her parents to accept him because of the 'class difference', she says. A student leader, thinker, scholar, poet, activist and revolutionary, Ramesh Bhatt supported his wife's work in the interests of the poor and underprivileged. She dedicated her book 'We Are Poor But So Many: The Story of Self-Employed Women in India' to her husband. The couple had two children, Amimayi in 1958 and Mihir in 1959.

Trade Union Movement

The story of how she got involved with the trade union

Message for Seniors and Women

Does she have a message for seniors? "We should all listen to our own hearts and find our own voice. But I do believe that keeping busy and active is important and one should plan for that as one grows older. It is nowadays easily possible to keep learning something new and find ways to be active," she states. Bhatt has been learning Hindustani music ever since she retired from SEWA in 1996. "I love singing even more than listening to music. My mother sang. We used to love music, dance – especially garba – and drama as children. I do 'riyaaz' every day after dinner – one has to," she says. Pandit Jasraj is a favourite of hers. In fact, she belongs to the same Mewati gharana.

"I believe learning from young ones, honing your skills and listening to people is the key to enjoying your senior years with dignity and joy," she says. "Stop instructing and advising the young. Our observations, life and work experiences are different from theirs. The world is changing rapidly. Let them find their own future. The young are creative, innovative, more informed and more open. Trust them," she adds. And in a special message to women, Bhatt says, "To women, I would say, take your own self more seriously. You are more privileged than men. You have to lead the world towards nurturing society. Consider housework and raising children your god-given privilege, not an unjust burden. Fear not man. He is your friend and a partner in building a peaceful, joyful world."





Image sourced from CSR Vision

movement is equally interesting. Ela Bhatt was selected by the Indian National Trade Union Congress (INTUC), a trade union wing of the Indian National Congress, and sent to the Israeli labour organisation 'Histadrut' in Tel Aviv to attend an international diploma course for young union leaders. "It was a superb 10-month long course – both idealistic and practical. What impressed me the most was the role of cooperatives in the trade union movement. It was unique then, that the entire nation-building of Israel was on the pillars of unions and cooperatives. This approach has made a lifelong impact on SEWA. Our strategy of joint action of union and cooperatives has worked successfully on the ground in SEWA," she says. Today, she finds the present trade union movement incomplete without cooperatives. In her vi-

sion 'people's collectives' based on basic values are the answer to the looming calamities of the day.

Genesis of SEWA

Inspired by Mahatma Gandhi, Ela Bhatt founded SEWA in 1972 and served as its secretary-general until her retirement in 1996. Under her leadership, SEWA swiftly entered the field of microfinance. A cooperative bank was established in 1974 to provide small loans to poor women to start their own enterprises. The union also provided financial and business counselling. What, according to her, are the top three achievements of SEWA? "I do not like to think in terms of achievements and failures. My experience has been that each failure has one or two young green shoots of future achievement. Similarly, each

achievement gives birth to one or two disasters. What is important is the process – it should be truthful and peaceful. Growing at your own pace, empowering yourself and your collective,” she replies.

However, to answer the question, she does elaborate on SEWA’s distinctive successes. Most importantly, in SEWA, women are leaders. “I would emphatically say that women are the leaders in building the economy of nurturance,” is how she puts it. Secondly, at one time, 90% of the Indian workforce was officially recorded as ‘non-workers’ which was sheer injustice. Women were economically active in the informal sector but did not receive a minimum wage, insurance or pension and were not the beneficiaries of any welfare schemes. Over the years, SEWA has brought recognition to the informal sector of the economy.

“By unionising and organising themselves, SEWA women workers have become visible. They are now legally recorded as ‘workers’ in official documents. SEWA developed their organised voice,” Bhatt states. SEWA’s work encompasses the labour movement, cooperative movement and women’s movement. Its over two million members belong to various occupations, castes and ethnic groups across India. The organisation is focussed on employment and self-reliance of its members but also addresses issues of education, housing, healthcare, childcare and violence against women. The SEWA Cooperative Bank, which she chaired for many years, created asset generation and asset ownership by women, thus removing pov-

erty from their lives and from their minds.

“Asset ownership is the first step to come out of poverty. Until then, you depend on subsidies or relief programmes,” she explains. Third is SEWA’s strategy of joint action of union and cooperatives in the struggle for workers’ rights to generate bargaining power as well as enter the mainstream of nation-building. The joint action of struggle includes protesting, opposing the existing system and, at the same time, pursuing constructive alternatives peacefully. Based on her SEWA experience, she says, such a strategy would always work creatively and successfully.

Guiding Light

To be able to set up SEWA and fight for women’s rights, surely there must have been a lot of inspiration derived from the leading revolutionaries of those days? So who were the national and international personalities whom she idolised? “I witnessed the freedom struggle from a young age. Even in school, our teachers spoke about the country, of the importance of being a nationalist, fasting and satyagraha. At home and in the neighbourhood too, the environment was the same. In Mahatma Gandhi, I found a way of life, like in the ‘Bhagavad Gita’. His thoughts on simplicity, ‘ahimsa’, dignity of labour and humanity appealed to me greatly and I tried to incorporate these into SEWA’s philosophy,” she says.

He was her ‘guiding light’ – his ideals always helped her clear her own vision of the future. She also says her SEWA sisters were her gurus. “I respect them the

most for their natural sense of ‘right’ and ‘wrong’, their nurturing nature, their love of nature, their sobriety, restraint, propriety, traditional know-how, maintaining roots for their children, and much more. They are a continued source of inspiration for me. They have shown me the way to remove poverty from the society and human mind,” she says. Bhatt relates an incident during the Gujarat riots of 2002 when her SEWA sisters tied ‘rakhis’ to her and each other as a sign of protection.

Multiple Impacts

Ela Bhatt was one of the founders of Women’s World Banking in 1979 and served as its chairperson from 1980 to 1998. Women’s World Banking is a global network of microfinance organisations that assist poor and needy women. In 1986, the president of India appointed Bhatt to the Rajya Sabha where she served until 1989. In the parliament, she chaired the National Commission on Self-Employed Women, which was established to investigate the conditions of poor women workers. She also served as an adviser to the World Bank on matters relating to microfinance, banking and anti-poverty programmes. She also served as the chairperson of Home Net, an international network working for the cause of home-based workers, of the International Alliance of Street Vendors, and was on the board of directors of WIEGO (Women in Informal Employment: Globalizing and Organizing). She was also a trustee of the Rockefeller Foundation.

‘Elders’ Group

“There is no development without self-reliance. But there is no route to self-reliance except by organisation. On behalf of my sisters in SEWA, I am here to express our deep sense of gratitude for the honour bestowed on us by conferring the Right Livelihood Award, today, before this august body of distinguished guests in Sweden. This award has reassured us that we are on the right track in our endeavour. It is recognition not only of SEWA but also an honour to the non-industrial world, to the self-employed workers of the world, who are not destined to live depressed forever. I am proud to accept the Right Livelihood Award on behalf of the members of SEWA.”

– Excerpt from her acceptance speech on receiving the Right Livelihood Award.



With grandson Arjun

In 2007, Ela Bhatt joined The Elders, the group of world leaders founded by Nelson Mandela to promote human rights and peace. She became an emeritus member in 2016. She was deeply involved in The Elders' initiative on equality for women and girls, especially the issue of child marriage. In 2012, Bhatt travelled to Bihar with a few 'elders', including Archbishop Desmond Tutu, to lead a youth project focusing on preventing child marriage. They urged the state government to take notice of this grave issue. Sharing her experience of being associated with The Elders, she says, "I remember that the early years were important years for The Elders because we were still getting to know each other and trying to formulate our approach. Most members of this group were former heads of state or UN diplomats, while Archbishop Tutu and I had worked with the grassroots."

"We brought in a wide range of perspectives and skills to the table. Moreover, our advisory group consisted of some really resourceful and very capable people who

brought in fresh perspectives from foundations, scholars and the business world. So when it came to conflict resolution, we could engage in behind-the-scenes mediation, bring in women and other under-represented voices to the negotiating table, and at the same time throw light on the root causes of conflict, like climate change, gender and economic inequality or unemployment. I have long believed that peace is about restoring balance in society, and the active participation of civil society is crucial to the peace process. I was fortunate that as a member of The Elders I was able to share this vision," she adds.

Chancellor's Seat

Ela Bhatt is currently the Chancellor of Gujarat Vidyapith. What is her vision for the institute? As chancellor, she says she has to keep the university on the Gandhian path, in context with the present times, and preserve Gandhian values. "Mahatma Gandhi's vision for education has been to reach the goal of 'Poorna Swaraj' which means that until each and everyone enjoys freedom, the concept of swaraj will remain incomplete. That vision for education is still valid. In fact, it is even more relevant now than before," she elaborates.

Family Time

Ela Bhatt's daughter Amimayi is Assistant Curator at Yale University Museum. She is married to an American, Mark Potter Junior, who is a sculptor and painter. Amimayi's daughter Maya married a Bhutanese recently. Amimayi's son Arjun is pursuing research at Princeton University on



Spending quality time with grandchildren

agriculture-related subjects. Bhatt's son Mihir is an architect and regional planner who has been working in the field of disaster mitigation for the past 15 years. His wife Reema Nanavati works for SEWA and is in charge of all rural programmes. They have two sons – Somnath who is a graphic designer based in the US and Rameshwar who is studying at Ahmedabad University and is passionate about filmmaking.

A Typical Day

Ela Bhatt says she is not an early riser. Her morning starts with a cup of tea followed by exercise, breakfast, bath and prayer. By 11 am, she gets busy with office work and outside visits. These days she has become very selective about attending public events. Travelling too is limited. She has a late lunch, rests in the afternoon and then has her evening tea. After 4 pm, she is busy with appointments and

meetings. Ever since her husband passed way in 1993, she has lived with her son Mihir and his family in Ahmedabad. "That way I am not alone. I enjoy dinner at home with my family and enjoy the company of my grandsons. At night, I practice music, work, read, pray and go to sleep by 1 am," she says.

She adds that family time is mainly spent learning from her grandchildren. "From their open-mindedness and their skill to linking the modern with spirituality, I learn the art of living," she says. She credits their school Shreyas Foundation in Ahmedabad for nurturing creativity in her children and grandchildren. How does she bond with her grandchildren? "Our interests match. We share a lot – writing, music, art, poetry. When they were younger, they would compose Haiku, a Japanese style of poetry, and recite their poems to me," she says.

in focus



**Films with
Meanings**



Sophy Shivaraman, CEO, India Documentary Foundation



Event moderator Kitu Gidwani



Actor Javed Jaffrey

Films with Meanings

The Good Pitch India 2020 was a platform for documentary filmmakers to screen their works narrating real-life stories about several issues afflicting Indian society. Shama Vijayan attended the event and provides a report, in particular about a film titled 'Exit' that focuses on an elderly couple's attempt to end their misery.

The third edition of the Good Pitch India 2020, showcasing a collection of documentary films, was organised by the Indian Documentary Foundation on March 4, 2020 at the NCPA Experimental Theatre in Mumbai over a full day session from 9 am to 5.30 pm. Six best documentary films on the pressing issues facing the country today were pitched for creating an impactful and powerful awareness and mind change on a global level. The prestigious event 'by invitation only' was packed with an elite gathering of filmmakers, creative artists, media decision-makers, community organisers, business leaders, philanthro-



Poster of the film 'Exit'

pists, NGOs and activists.

The Indian Documentary Foundation, a not-for-profit organisation, has the support of the Doc Society, UK, initiator of 'The Good Pitch', a forum for documentary filmmakers and those engaged in the media to pitch impactful films on issues of social and cultural injustices and help transform the thinking pattern worldwide. The Sundance Documentary Foundation, US, in-



Dr. Sheilu Sreenivasan, panel member for the film 'Exit'



On the left is Malinda Wink, Global Director, Good Pitch

cluding Ford Foundation and other similar organisations, is also affiliated to the Doc Society, UK. In the current edition, the organisers of the festival invited Dr. Sheilu Sreenivasan, founder of the Dignity Foundation, to represent them on the panel for the film 'Exit' on elder care. It was chosen among the best six films.

The Ambience

The festival was flagged off with a registration process along with a buffet breakfast laid out in a cheerful environment. There couldn't have been a better venue for the festival since the NCPA Experimental Theatre has state-of-the art acoustics, excellent lighting and a management team that ensures things go as planned. It certainly led to a day full of enjoyable and enriching ex-

periences. What was pleasantly surprising was the curtain-raiser casual dance to the beats of western music led by the dynamic host and CEO of the Indian Documentary Foundation (IDF), Sophy V Shivaraman, accompanied by actor Jaaved Jaffrey who is the co-founder of IDF along with Malinda Wink, Global Director of Good Pitch and members of the Good Pitch team. This was done to set the right mood for the day.

Inaugural Session

Following the dance, Sophy Shivaraman presented a welcome address which was followed by a powerful and impressive recorded speech on Good Pitch by Pradeep Nair, Regional Director, Ford Foundation, who gave the audience insights into the activities of the organisation, its benchmarks

and achievements over the years, the support of its partners and a glimpse of the future projects. The event was moderated by actor and activist Kitu Gidwani who also introduced to the audience the elderly couple who acted as the protagonists of the film 'Exit'. Many of the leading documentary filmmakers were invited to speak about their respective films chosen for the event.

Interaction on 'Exit'

The documentary film 'Exit' directed by Sumira Roy was the first film screened at the event— a poignant true story of an elderly person and his wife. It tells about their impoverished existence in a congested tenement, loneliness and debilitating health. Married for 50 years, A Narayan proposes the idea of petitioning the president and Supreme Court of India for the right to die together. His wife, Ira, dutifully agrees, thus making them the world's first couple to do so. The film sets out to explore what drives them to this decision. Is it loneliness and isolation? Is it the feeling of being useless and disposable? Is it the fear of

losing one's dignity through illness? Is it the fear of who will go first?

In a fast-changing world where the value of a person's contribution to society is perceived to diminish as they age, this couple stake their claim for the right to choose their own ending. During the interaction session following the screening of this film, Kitu Gidwani asked Dr. Sheilu Sreenivasan how she would be able to help 'Exit' reach a larger audience with the resources of her organisation and her vast network with the elderly across India. "I will ensure that the film is screened by all the centres of Dignity Foundation across the metros and other cities where we have a good presence. We already have in place several projects for loneliness mitigation and productive ageing and the film can be a part of our outreach programme," she said.

The Other Films

The other films screened at the event included 'Dare to Dream' by Ranu Ghosh on the subject of child marriage and the need to educate girls and 'Dharavi' by Smri-

ti Mundhra, Jerry Henry and Sonita Gale on the hip hop culture as a route to escapism and earning a livelihood. The film shows two brothers creating a grassroots hip hop movement in the by-lanes of Dharavi as a means to escape the grind of urban working class life and how in doing so have successfully changed its perception from an industrialised and overpopulated eyesore to a hub of creative energy that has attracted tourists and artists from around the world. However, with mounting pressures at home, and the machine-like grind of daily life taking its toll, the crew has all but dismantled.

It's a fight against low expectations and the ultimate struggle between duty and desire, told through the eyes of people who will subvert expectations and preconceived notions about so-called slums and the millions of people who inhabit them. The event also had the screening of 'Metamorphosis' by Sankhajit Biswas and Soumya Mukhopadhyay which deals with the personal, psychological and social vulnerability experienced by transgender people, par-

ticularly those undergoing transition. The gravity of the decision to go through sex reassignment surgery and the lack of support for transgender individuals are exposed in this film. Meanwhile, 'Piano Fingers' by Megha Bhaduri and Naomi Shah was another impressive entry.

It is a heart-wrenching film about Huntington's disease, a fatal genetic, neuro-degenerating disease and focuses on the protagonist of the film becoming a victim to it. The film 'Coral Woman' by Priya Thuveessary and Anupama Mandloi is an inspiring tale of a homemaker from Tamil Nadu, who, through her paintings, has been trying to draw public attention to the devastating effects of climate change on marine life and the coastal communities. Each filmmaker had seven minutes to talk about his or her film, in particular about what compelled the choice of the subject. Overall, Good Pitch India 2020 was successful in forging new partnerships between filmmakers and change-makers from across civil society.



your corner



Degenerating into
Organisations



Taking Life by its
Horns



Moral Support can
Work Wonders

Degenerating into Organisations

There are several instances of how selfless tasks undertaken with noble objectives soon turn into ‘organised’ activities that lose their heart and soul, says Sumit Paul.

ON a rocky seacoast where shipwrecks were frequent, there was once a ramshackle little life-saving station. It was no more than a hut and there was only one boat, but the few people who manned the station were a devoted lot who kept constant watch over the sea and, with little regard for themselves and their safety, went fearlessly out in a storm if they had any evidence that there had been a shipwreck somewhere. Many lives were thus saved and the station became famous. As the fame of the station grew, so did the desire of the people in the neighbourhood to become associated with its excellent work.

They generously offered their time and money so that new members were enrolled,

new boats bought, and new crews trained. The hut too was replaced by a comfortable building which could adequately handle the needs of those who had been saved from the sea and, of course, since shipwrecks don't occur every day, it became a popular gathering place – a sort of local club. As time passed, the members became so engaged in socialising that they had little interest in life-saving, though they duly sported the life-saving motto on the badges they wore. As a matter of fact, when some people were actually rescued from the sea, it was always such a nuisance because they were dirty and sick, and soiled the carpeting and the furniture.

Soon the social activities of the club became so numerous and the life-saving

activities so few that there was a showdown at a club meeting with some members insisting that they return to their original purpose and activity. A vote was taken and these troublemakers, who proved to be a small minority, were invited to leave the club and start another. Which is precisely what they did – a little further down the coast, with such selflessness and daring that, after a while, their heroism made them famous. Whereupon their membership was enlarged, their hut was reconstructed, and their idealism smothered. If you happen to visit that area today, you will find a number of exclusive clubs dotting the shoreline.

Each one of them is justifiably proud of its origin and its tradition. Shipwrecks still occur in those parts, but nobody seems to care much.

The point I am driving home is that the moment we try to streamline and organise anything, it gets institutionalised. It becomes an organisation and the cardinal purpose gets lost in the welter of vested interests. Be it a religion, NGO, sect, political

party, faction or even a country, its institutionalisation takes away the essence. For instance, at Vrindavan in Mathura district of Uttar Pradesh, some affluent and philanthropic people used to feed and shelter the homeless and hapless widows

without vested interests and ulterior motives. Soon trusts and NGOs came into existence with promises to look after the needy widows in a much 'organised' manner.

And that is how began the endless exploitation of widows. Today, many widows prefer to beg rather than go and seek help from such organisations. The same happened at Puri in Odisha and Haridwar in Uttarakhand. When there was no organisation for the poor, beggars could survive – rather comfortably – and I have seen with my own eyes that now they are 'charged' to spend the nights at 'homes for poor people'. "Man was born spiritual, religion de-spiritualised him." This is what Sarvapalli Radhakrishnan said in 1925 as King George Professor of Philosophy at Calcutta University. His statement was followed by a deafening applause for a long time. What's religion if not an oppressive organisation with its exclusive rules and rituals? Institutionalisation is criminalisation. It's time to de-construct rather than re-structure and pigeon-hole.



Widows of Vrindavan

Thrown out of their homes, widows get to stay at a home in Vrindavan where they spend most of the time either praying or begging. Many of them have been lured by their children and family into leaving their house to go to Vrindavan in the 'name of god'. With no money, these women – most of whom are from the hinterland – end up at the mercy of landlords who force them to beg and earn money. In return for the money, the landlords provide them with a minimum amount for their living. The land of Lord Krishna, Vrindavan is considered as a holy place for Hindus. But the conditions in which these women are forced to live shed light on how poorly they are treated by their families. No one knows why so many widows come here, but it has been so for centuries and no steps have been taken to stop this atrocity.

For Monica Fernandes, a true hero or heroine is not of the dancing-around-trees type but everyday men and women who have faced life's vicissitudes head on and emerged victorious.

Life is not always a bed of roses. It is sometimes a bed of thorns we are compelled to sleep on with no end in sight. And yet there are instances galore of courageous people who have fought the odds and found happiness. When misfortune befalls a good person, it is not only his near and dear ones who are affected but others as well. They start to think negatively, "Why did this happen? He did not deserve this. It may happen to us." They try to rationalise, "Perhaps god is punishing him for the sins of his ancestors as he is a good person."

The truth we have to accept in order to move forward is that sickness, pain

Taking Life by its Horns

and death are all an intrinsic part and parcel of the journey of life and affect good people and scoundrels, the rich and the poor. All the wealth of Steve Jobs could not save him from pain. If life was just plain sailing with no storms off and on, perhaps it would be boring. Suffering, if accepted positively, throws up challenges which make us resilient and resourceful. Obsessing about why something painful and irreversible happened to us is not going to

drive away the pain. It is an exercise in futility.

Some act like martyrs and wallow in self-pity. They are self-centred and don't empathise with others and are, more often than not, left alone. I know of a person who is suffering from a debilitating and progressive disease. She takes out her frustration on her husband and daughter with biting comments and criticism, though they are doing their best to look after her. In contrast, there is another person who suffers from the same disease but never complains about her lot. Those who relate to the ones who are suffering are a beacon to all of us. Gladys Staines, for instance, lost her husband and two sons at the hands of a fanatic. Yet she continued to serve the lepers shunted by society for several years in Odisha.

Perhaps it was her faith in god that helped her to



Don't lock yourself in a denial mode



A still from 'Life is Beautiful'

move forward. There are ordinary, everyday people and famous individuals who have taught us that the only way forward is by first accepting the inevitable. For instance, a soldier who has lost a leg when stepping on a landmine has to first accept that his leg is gone. He will be bitter at first and think, "God, why did you let this happen to me?" Actually it was not god's will or his hand that hid the landmine but that of a fellow human being. But if bitter thoughts pervade his mind, he has effectively handicapped himself more than the landmine. His next step, both figuratively and realistically, would be to learn to walk with an artificial leg.

The famous tenor Andrea Bocelli was born blind. But that does not stop him

from spreading cheer and reaching great heights in his career. Deepa Malik is a confident para-athlete who has won medals in various sporting events including the Para Olympics. She has won accolades for her participation in adventure sports and is also a motivational speaker. A person who has been hale and hearty and suddenly suffers from a debilitating illness may find it more difficult to accept his fate than a person who has been born with a disability. However, those who explore solutions are better able to move on.

There is the case of a 40-year-old woman, a chartered accountant by profession, whose world turned upside down when her husband suddenly passed away of a heart attack. The moth-

er of two wonderful girls, this bereavement made her feel that life in a big city was too competitive for her daughters and hence explored the options of relocating herself 'far from the maddening crowd'. She decided to move to Auroville where her aunt and uncle were already located and would be her support system. So far a simpler lifestyle seems to be working well for her and the children.

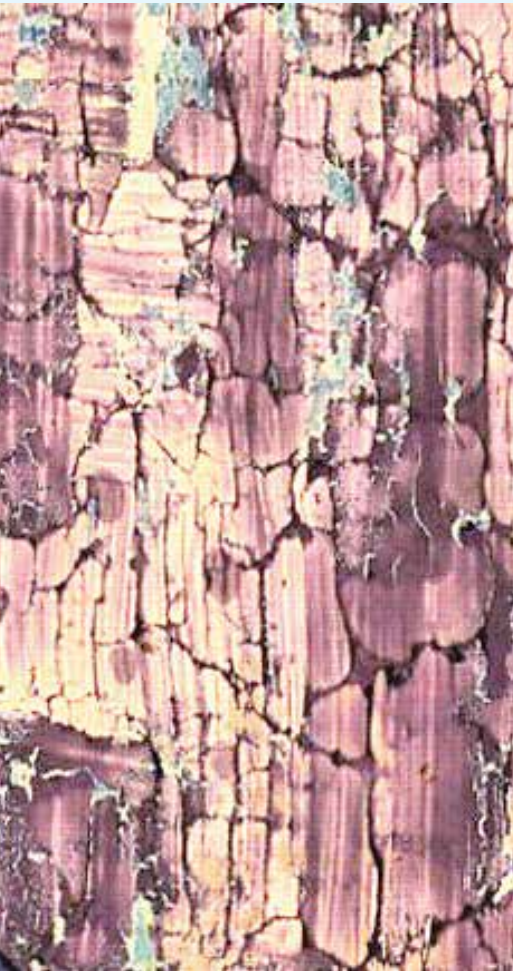
In the memorable movie 'Life is Beautiful', Roberto Benigni hides the true situation of life in a Nazi concentration camp from his son by inventing a game. He tells his son that their present life is a complicated game where points are to be earned in order to win a tank. Complaining or crying for his mother will earn him negative points. In this way he gives a coping mechanism to his son and hides from him the horrors of war to the extent possible. The point is that you have to accept what comes your way and not stay in a denial mode forever. If life was always a bed of roses, why would we seek heaven?



Image for representation purposes only

Moral Support can Work Wonders

As a volunteer for Dignity Foundation's Championship programme, **N K Agarwal** had an opportunity to help a woman tackle the depression that set in after her son's departure to Canada. Here he recounts this experience.



OF the various challenging assignments, the one I am going to present here was perhaps the most demanding of its kind. It was an assignment that I had agreed to undertake on behalf of Dignity Foundation and involved a Chennai-based family consisting of a woman, her two daughters – both married and staying out of Chennai – and a grown-up son.

An opportunity knocked and the boy got a job offer from Canada. He wanted to take advantage of it and was fully prepared to migrate. But the big problem was about what to do with his mother who was now old. Would his sisters be willing to take care of her? The chances were slim.

So he came to Dignity Foundation's office in Mumbai at a time when the organisation was constructing an elders' home on the outskirts of Mumbai. He was advised that while there was no objection in taking care of the lady, the problem was that the home was not ready yet and would take some more time. Till then it was suggested that his mother be admitted to a good home for senior citizens run by another organisation at Vashi. In any case, he would have to pay money for her maintenance on a monthly basis, with some advance, to which he had no objection.

The lady was accommodated in the home at Vashi and the boy went away promising his mother that he would soon arrange the necessary paperwork to be able to take her to Canada.

But mothers are mothers – they see through the minds of their children. In the heart of her heart, she knew that the boy would never take her with him and was totally heartbroken. Meanwhile, Dignity Foundation wanted to take care of this lady through a regular feedback programme and that could only be done by its own people. I being in Nerul, which is where the DF home was being built, offered to visit the lady regularly. I was also a trained volunteer for Dignity Foundation's Championship programme and could therefore put my skills to use.

I made my first visit to her in the elders' home and found that a full-time attendant had been employed to help her. During this visit, I found the lady maintaining a strange kind of silence, not wishing to communicate with me despite my best efforts. The attendant informed me that this is how she had been from the time her son had left her. I eyeballed the room where she was staying and saw some photos of gods and goddesses adorning the shelves. On enquiring with the attendant, I was told that she was very

religious and spent a lot of time in prayers. I left after an hour, promising to return after a week.

I provided my feedback to Dignity Foundation as per the procedure and was requested to make a repeat visit. Before going to her, I consultewined her silence for a long spell but I felt that I had broken some ice with her as she displayed signs of recognition, and also some happiness at seeing me again. I presented to her the photograph and told her to place it along her collection of other photos. She felt pleased.

We finally began to communicate and I asked her if she would like to recite a devotional song. I had been told by the attendant that she sang well and maintained a dairy of such songs. At first she denied knowing how to sing devotional songs but on my coaxing she agreed provided that I too would sing. She sang just for a minute and then refused to go on.

This was the end of my second visit but then this time she asked whether I would come again. I promised that I would. The third time, after about a week, when I visited her, she was a little unwell. The attendant informed me that she had had an indigestion issue and was being treated for it. She smiled at me but looked very frail. I advised her to follow the doctor's advice and take medicines regularly.

In order to please me, she tried to sing a few devotional songs but was soon tired. I left her promising to visit again after enquiring from the home management about her condition. I was assured that she was well looked after. The next time I visited her it seemed like she had been waiting for my visit. She welcomed me. Her two daughters were also there, who complemented me for motivating their mother to break her silence. The lady had now started talking to people, prayed regularly and looked to be in a

good frame of mind, almost cheerful. Then together we sang some songs. I realised then she was gifted with a very sweet voice.

While leaving, she asked me if I would be able to bring my family along on my next visit. Now this was a signal that she had started to get emotionally attached to me, which I could not allow as per Dignity Foundation's Companionship programme protocol. I decided then that this would be my last visit. Without telling her in so many words, I lied to her saying that I would be going out of Mumbai for some time and my next visit would be uncertain. I wished her well and left. Dignity Foundation was very happy with this development and appreciated my decision. A few weeks later, I received a call from her son who was on a visit to India. He expressed gratitude for having offered moral support to his mother. For me, it certainly was a very satisfying experience.

The very first service we started within 4 months of starting Dignity Dialogue 25 years ago was Dignity Companionship to combat loneliness. Ace Volunteers such as **Mr N K Agarwal** endorsed our mission and flew high its flag.

• **Sheilu Sreenivasan**

money matters



**Stocks Do Make
Sense**

Stocks

Do Make Sense

How much exposure should senior citizens have in stocks or mutual funds? **Prof. Ruzbeh Bodhanwala** and **Prof. Shernaz Bodhanwala**, faculty at School of Business, FLAME University, Pune, provide some guidelines.

In this article, we will attempt to answer if investing in equity products is a right decision and how would your age determine your exposure to equity products. First and foremost, one needs to understand that investing is to allocate funds to different asset classes with an expectation of earning income and

managing risk. Equity is one such asset class. Through different propaganda, investors have been made to believe that equity is a very high risk instrument, and if someone does not have the time to monitor the performance of the instrument, he or she should not invest. Investors also believe that fixed deposits or bonds are risk-free instruments.

Further, after investing in a bank fixed deposit, we seem to forget about the maturity and renewal risk. Therefore, what happens is that after our fixed deposit is auto renewed, it is done so at much lower rates. If we recall, five years ago, retail investors were able to earn 9% on fixed deposit at a time when the Government of India's 10-year



MUTUAL FUNDS

NAV	NET CHG	YTD %RET	FUND	NAV	NET CHG	YTD %RET	FUND
59.59	0.89	10.2	P&G MidCap	18.34	0.21	20.5	P&G MidCap
71.10	0.35	15.3	P&G MidCap	54.10	0.75	12.3	P&G MidCap
7.44		12.4	Aditya Birla Sun Life	1.54	0.08	11.9	Aditya Birla Sun Life
10.10	0.79	10.8	Aditya Birla Sun Life	10.40	0.55	10.8	Aditya Birla Sun Life

Valuable Tips

Here are a few pointers for senior citizens that would help them invest in stock markets and yet not lose sleep:

1. Have a Disciplined Approach: This means that it would be wise to limit the exposure to equities, depending upon how much the person would set aside as funds that are not immediately required. Only a certain portion, say 20%-25% of the total corpus (or what can be spared for a period of five years or more) could be earmarked for investing into equities and related instruments.

2. Take a Pooled Investment Approach: It is always better to make investment into collective investment vehicles such as mutual funds schemes which allow for an individual to diversify risk by investing in a basket of stocks. Ideally investing in schemes or funds that invest in large capitalisation stocks can be chosen for the said purpose.

3. Spread the Investment

Time Horizon: Most senior citizens have access to a large pool of money, which is earned by them via retirement benefits from employers, subscription to retirement products when they were young, etc. As a result, the allocation of these funds into financial products could become an exercise which is prone to a timing issue. This can be eliminated by investing using a systematic approach. For instance, mutual funds schemes allow for systematic transfer into any scheme of choice and this would reduce the timing hazard of lump sum investment into equities, thereby reducing risk of high volatility to a great extent.

4. Focus on Quality and Dividend: Seasoned investors, when they reach retirement, typically invest in high-quality companies which have proven track record of paying dividends. This allows for multiple benefits. There is a regular yearly income in the form of dividends and it helps protect the principal amount over a longer time frame. Of course it would need certain amount of monitoring and following up on a company's

performance – on a yearly basis at the minimum.

5. Look for High Liquidity in the Investments: Stock markets provide for very high liquidity. Unlike many traditional investments which tend to have lock-in periods and penalties for pre-mature withdrawals, investment in stock market MF schemes or direct exposure would keep the investment highly liquid. This would help in case of an urgent need for funds.

Senior citizens have to worry about many things during current times. Taking care of healthcare expenses and living expenses are the basic things they have to provide for. With the high inflation environment currently, the ability to service both these expenses gets increasingly difficult and therefore protection of the corpus generated by higher yielding investment becomes necessary. Stock market is one such avenue where a certain portion of the corpus can definitely be made inflation-proof, albeit keeping in mind all the pointers mentioned above.

bond yield was 8.87% in February 2014. However, do we still earn the same rate of interest? This is referred to as re-investment risk. In the current scenario, banks auto renew the fixed deposit at about 6.5% and whenever we need money and request for a premature encashment, the bank would also charge 1% penalty for foreclosure.

This can be avoided by investing in the correct asset classes which deliver decent returns with minimum risk. Wealth generation is what we all seek from investments. Equity, like any other asset class, takes time to multiply your wealth. We have observed that whenever retail investors start taking direct exposure to equity, they also develop a habit of checking the daily movement of the share prices. On many occasions, it reaches to an extent of installing an application on your smart phone for tracking the price ticker and subscribing to frequent updates on news and price movement of stocks.

This over-obsession of tracking shares is very detrimental to the financial



health of the investors. Our study indicates that equity investment definitely works in the long run. And by a long run we mean above 13 years and over the course of this long-term investment the risk of investing in equity market reduces considerably. On the basis of this evidence we suggest that seniors can consider investing in equity instruments till the age of 65 years but beyond that equity as an asset class would be a risky asset and you should have concentrated wealth in assets like fixed deposits, government bonds and liquid mutual funds.

Investment in equity as an asset class does not guarantee fixed returns

in the short term. However, over a long term period across markets, equity is observed to generate superior returns. Senior citizens who have short investment horizon should not invest in equity. However, if you have surplus capital and your investment horizon is long-term, then equity investment would definitely give higher returns than fixed income instruments. For senior citizens who are not active investors in stocks markets and wish to take advantage of investing in stocks, the best way to take exposure in the equity market is to buy index funds offered by reputed financial houses.

•

Come discover the joy
of living by finding
your second family



DIGNITY
FOUNDATION 



Beneath the
smiling faces of
senior citizens are
the **real problems**
they face everyday.

- > Loneliness
- > Elder Abuse
- > Physical insecurity
- > Inadequate nutrition
- > Depleted income
- > Unaffordable medical services
- > Lack of trusted information
- > Lack of networking with peers
- > No recreational facilities
- > Unreliable professional counselling
- and many more...



Dignity Foundation offers an enriching set of opportunities to lead a more dignified, secure, joyful and fulfilling life.

Dignity Foundation is a not-for-profit organization that has been working for the cause of senior citizens for over 20 years. Dignity Foundation deals with the psycho-social challenges of senior citizens in India irrespective of their caste, creed and economic strata. Headquartered in Mumbai, Dignity has Chapters spread across six other cities - Kolkata, Chennai, Bengaluru, Pune and Delhi NCR.

OUR MAIN STAY PROGRAMS ARE:

- > **Chai-Masti centres:** A place to come together to enjoy activities that ensure holistic Wellness –
30 centres | 6 cities | Monday to Friday | 2 hrs everyday | 5 centres for the Poor Elderly in Mumbai, Pune & Bengaluru
- > **Dignity Dialogue magazine:** India's pioneering magazine for senior citizens, that provides inspiration, motivation and knowledge to senior citizens –
12 issues a year | More than 20,000 subscribers all over the world
- > **Dignity Helpline:** Help is just a call away! Managed by professionals to assist senior citizens in distress –
5 days a week | 52 weeks in a year | Mumbai, Chennai, Pune, Delhi NCR, Bengaluru & Kolkata
- > **Ration for the poor elderly:** A monthly basket of basic provisions for the very poor senior citizens –
Ration support programs in all 6 cities | Just ₹ 1,200 to provide monthly ration for a poor senior citizen
- > **Day Care Centre for senior citizens:** A day care centre that is considered second home by more senior citizens – Jogeshwari in Mumbai; Mulima Nagar, Chennai and Vijayanagar, Bengaluru
Monday to Friday | 10am – 5pm | 100 senior citizens impacted everyday
- > **Skill development for the poor elderly:** Engaging the elderly in learning a new skill that would show an all-round improvement in their psycho-social-financial status –
Pilot projects in Mumbai | Soon scaling up to other cities
- > **Dementia Day Care centre:** A day care centre for seniors with Dementia in the city of Chennai
5 days a week | 10am – 3pm

LIFE CHANGING STORIES



Dipanwita Chatterjee, Kolkata: 'Life is not a bed of roses but full of thorns' will be an apt description of my life for the many hurts I endured till date. There were moments when it became unbearable and I started cursing my life giving way to suicidal thoughts. I lost my first daughter and my husband and was immersed in grief. Surviving this extreme pain was hard on me and it was the same for my second daughter too and this led to frequent skirmishes resulting in a feeling of helplessness. We had to live for each other and I realised it's my duty to have to live for her.

At such a juncture we came to know about D.F where I became a member this year and learnt soon to embrace life and live life by holding hands with all members. I was counselled and encouraged to participate in every event but most importantly I was motivated to enjoy life. Being a part of the centre has provided me courage and reignited the zeal in me to live life to the fullest.



Sathi Mohandas, Mumbai: After working for 35 years in a private firm, life had become dull, boring and mechanical. Suddenly it so happened, I had to undergo a brain surgery after which it became difficult for me to work. My children advised me to discontinue working and take rest. Initially, I liked the idea of staying home and relaxing but as time passed and my children got married and started their own family, I started feeling lonely. This made me dull and unhappy.

At this stage my elder daughter-in-law, found out about the Chai Masti centre of D. F. through Internet. She encouraged me to join the centre to pass time. I started visiting the centre and amidst the likeminded I started enjoying my life to the fullest. We have activities and games which keep us occupied and happy for two hours daily.

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MEMBERSHIP OPTION	BENEFITS	TYPE	PERIOD				
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<input type="checkbox"/> DIGNITY ENLIGHTENMENT	DIGNITY DIALOGUE	SINGLE	1100	1000	2100	3100	5100
<input type="checkbox"/> DIGNITY COMPANIONSHIP	CHAI MASTI SESSIONS	SINGLE	2700	2600	5200	7700	12000
		COUPLE	4700	4500	9100	13500	22000
<input type="checkbox"/> DIGNITY TOTAL	DIGNITY DIALOGUE + CHAI MASTI	SINGLE	3800	3600	7400	11000	17200
		COUPLE	5800	5500	11300	16500	27000

* Mumbai members will be entitled to ONE FREE Music Programme at Nehru Centre.

* No Change in courier rates given on page 39 for magazine.

I understand and accept that if the Management finds my conduct unacceptable due to any reason, it has the right to cancel my membership in the interest of other members and for smooth operations of the activities of the Foundation. I will not put up any resistance in such a case.

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 Mumbai - 400 027. Tel: +91-22-6138 1100

LIFE CHANGING STORIES



Haresh Kimatrai Sujan, Mumbai: An editorial and an article on Loneliness published in magazine Dignity Dialogue have together left a lasting impression on me and given me the impetus to tell everybody how D.F. has brought back life in the sad circumstances of a grief stricken senior citizen. In 2005 tragedy struck me like a tsunami by taking away my 32-year-old son, my wife and my only younger brother, all due to the big C. Combined with total loss in business turned me into an useless recluse who shut himself off from the world, confined to the four walls of his home. Bhajans and music were my lifeline from 2005 to 2014.

In February 2014, maybe God willed me to visit the Chai Masti session at the Versova Centre where I found a togetherness and a deeply bonded solidarity with many nice people. That single decision has put back some life into my existence. No doubt the scars will never heal but instead of getting emotional and irritated, I have accepted that life does go on. I tell my senior lonely friends that no person is an island and they too should take the step towards togetherness with OF. What more can I write except thanks and God bless you all.



DIGNITY FOUNDATION

health



Dealing with FTD



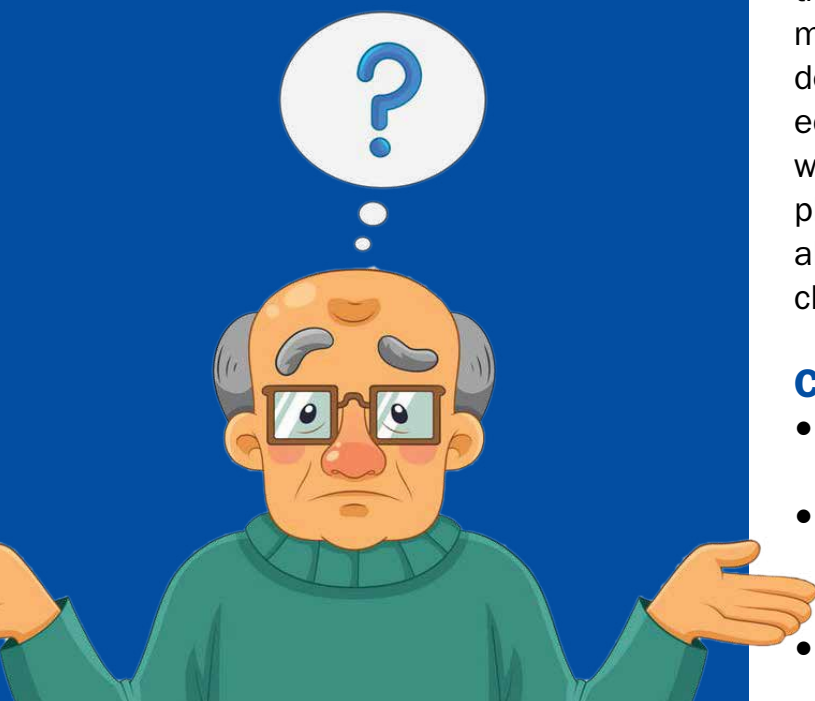
Translating Brain Activity into Speech



Walk for Health,
Not Weight

DEALING — WITH — FTD

The working of the brain continues to remain a mystery. And when it begins to lose its efficacy, it can lead to frontotemporal disease (FTD). **Krishna Moorthy** provides an overview about this ailment.



Frontotemporal Disease (FTD) is defined, in simple terms, as impairment of or loss of intellectual capacity and personality integration due to loss or injury to neurons (nerve cells) in the brain. It sets in when the healthy neurons stop functioning, lose connection with other brain cells, or die. Older people experience greater loss of neurons. It was earlier known as 'dementia', a word that comes from the Latin root 'dement' which means 'out of mind'. FTD is not a specific disease but a group of symptoms affecting memory, language, judgement, thinking, social activity, all of which interfere with normal daily activities. Memory loss or forgetfulness does not mean FTD.

Alzheimer's and Parkinson's are diseases that cause FTD and are not synonyms for it. In India more than 4 million people have some form of FTD. The global count is 44 million. Alzheimer's disease, one of the main causes of FTD, affects over 1.6 million Indians. It affects people differently depending on the area of the brain affected. It brings changes in a person in many ways even though the list may not be applicable to every case and the severity can also vary. Listed below are some of such changes:

Cognitive

- Difficulty in communicating, finding the right words or recognising people.
- Difficulty in reasoning and problem-solving; inability to retain or process information.
- Memory loss (cognitive impairment), which becomes pronounced with age and

time.

- Difficulty in handling complex tasks and abstract thinking due to cognitive decline.
- Trouble with planning and organising, as for example, shopping.
- Difficulty with coordination and motor functions. Loss of physical ability to perform routine tasks like going to the washroom, bathing and dressing. This may also include rapid eye movements and balancing problems.
- Confusion and disorientation. Getting lost in routine trips and known places; lack of alertness or confusion with daily activities due to forgetfulness.
- Trouble with focusing, which makes concentration difficult.

Psychological

- Personality change as seen from manners, grumpiness, crankiness or fretfulness. It may start from a mild stage and get severe with time.
- Disturbed or disrupted sleep at night, often waking up and staying awake. This loss of sleep may be compensated with af-

ternoon napping, which again makes it difficult to sleep at night.

- Depression, which is mostly seen in people suffering from Parkinson's.
- Not able to control emotions and nervousness. Anxiety, mental agitation, frustration at not being to perform simple tasks as well as aggression, fear and hostility.
- Inappropriate behaviour (impulsive or compulsive) in public. Impaired judgment, not wearing the right clothes or taking them off in public, not recognising medical conditions that may need attention, and endangering others.
- Paranoia leading to suspecting others and accusing people of theft, lying, etc.
- Hallucinations, delusory thoughts, seeing things or hearing noises that are not there. Believing in false things about people, things and events or having false perceptions.
- Apathy with loss of interest in things or activities previously enjoyed.
- Social withdrawal with the inability to communicate with relatives or friends.

Types of FTD

- **Vascular:** When the blood vessels supplying oxygen to the brain are blocked or hardened which affects the cognitive region in the brain, leading to loss of memory and the ability for reasoning and logic. In complicated cases it may even lead to death. Heart diseases, high cholesterol and smoking can increase the risk of this type.
- **Lewy Bodies:** FTD from abnormal aggregation of proteins in the outer layer of the brain called cortex.
- **Alzheimer's Disease:** This is caused by decline in neural generation. Older people seem to suffer more but it develops gradually.

There are three stages of FTD:

- **Early Stage:** Difficulty in short-term memory and abstract thinking.
- **Middle Stage:** Disorientation of space, motor and mental slowness.
- **Severe Stage:** Difficulty in logical thinking, identifying people, and carrying out daily activities.
- **Final Stage:** Inability to

Translating Brain Activity into Speech

The findings of a recent medical research project could lead to a computer-generated speaking tool for the speech impaired.

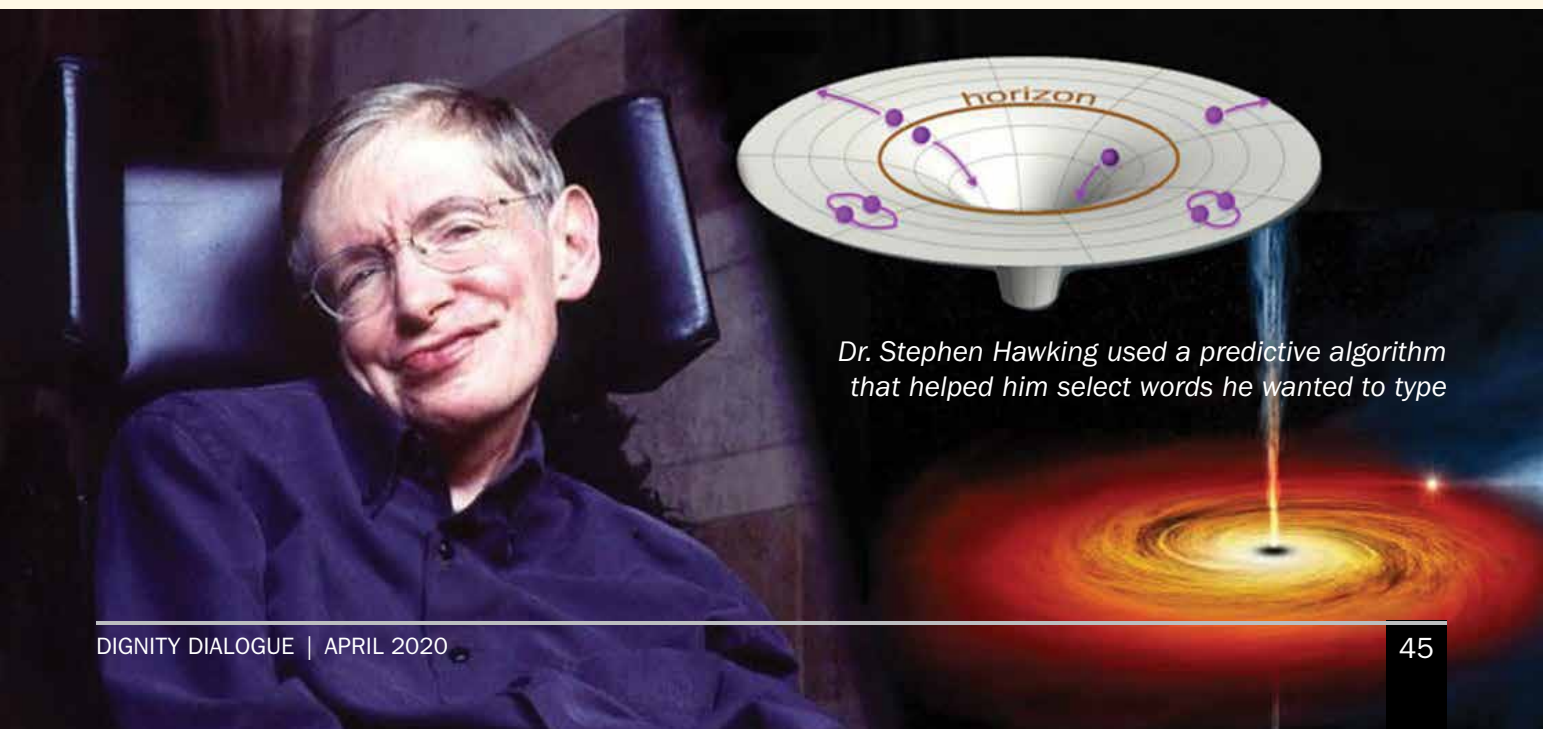
Scientists are getting closer to developing a computer-generated tool to allow people with severe speech impairments – like the late cosmologist Stephen Hawking – to communicate verbally. In a paper published recently in the journal ‘Nature’, a team of researchers at the University of California San Francisco (UCSF) report that they are working on an early computerised system

that can decode brain signals from movements made while speaking, and then translate those movements into sounds. The authors said in a press briefing that the study is a proof of principle that it’s possible to synthesize speech by reading brain activity.

“It’s been a long-standing goal of our lab to create technologies to restore communications for people with severe speech disability,”

says co-author Dr. Edward Chang, a neurosurgeon at UCSF. The UCSF team’s system works in two stages. In the first, a device surgically attached to the surface of the brain picks up neural activity for vocal tract movements. That neural activity is used to estimate the physical movements of the jaw, larynx, lips and tongue while a person is speaking. In the second stage, those movements are decoded so the computer can recreate the sounds as synthesised speech, like an artificial vocal tract.

To train the system, the



Dr. Stephen Hawking used a predictive algorithm that helped him select words he wanted to type

researchers asked people without speech disabilities to carefully read sentences while the researchers recorded their neural activity. The men and women, who suffer from epilepsy, already needed a sensor on their brains as part of their clinical treatment and agreed to participate in the study. The authors report that their computer's synthesizer-produced speech had energy patterns that closely tracked that of the original spoken sentences. But there are still challenges to making computer synthesized sounds understandable. In a test reported in this study, men and women were asked to transcribe the synthesized speech choosing from a list of provided words, and the authors report that about 70% of words were correctly transcribed.

One of the team's most impressive achievements is that they managed to decode speech signals in the brain in real-time. In the synthetic speech system that Hawking famously used, he controlled a cursor by moving his cheek and the software's predictive algo-

rithm would help him select words he wanted to type. A spelling-based system like that could produce about 5 to 10 words per minute, according to Chang. This new system uses natural rates of speaking, around 120 to 150 words per minute, and has the potential to help people communicate far faster than spelling-based systems. To assess the intelligibility of the synthesized speech, the researchers conducted listening tasks based on single-word identification and sentence-level transcription.

In the first task, which evaluated 325 words, they found that listeners were better at identifying words as syllable length increased and the number of word choices (10, 25 or 50) decreased, consistent with natural speech perception. For the sentence-level tests, the listeners heard synthesized sentences and transcribed what they heard by selecting words from a defined pool of either 25 or 50 words, including target and random words. In trials of 101 sentences, at least one listener was able to provide a perfect transcrip-

tion for 82 sentences with a 25-word pool and 60 sentences with a 50-word pool. The transcribed sentences had a median word error rate of 31% with a 25-word pool size and 53% with a 50-word pool. "This level of intelligibility for neurally synthesized speech would already be immediately meaningful and practical for real world application," the authors write.

In another test, the team studied subjects miming sentences without producing any sound. The system was still able to decode the signals based on the brain activity from the vocal tract movements. "This is an interesting finding in the context of future speech prostheses for people unable to speak," says Blaise Yvert of the University Grenoble Alpes who has also published research on speech synthesizers. "Yet this result should be confirmed in other participants and also when participants imagine speaking without performing any movement," he adds. Other research groups are also getting closer to a functioning brain activity-based speech decoder.

Nima Mesgarani of Columbia University led a team that published similar experiments earlier this year in ‘Scientific Reports’. Mesgarani’s team focused on neural activity in the sensory cortex, the part of the brain where speech perception happens, while the UCSF team focused on the motor cortex, the part of the brain where the muscular movements behind speech production occurs. “What approach will ultimately prove better for decoding the imagined speech condition remains to be seen, but it is likely that a hybrid of the two may be the best,” says Mesgarani.

“By modelling the vocal tract movements, the authors tap into existing neural processes for speech production that are likely generative as they demonstrated in their mimed-speech condition, and somewhat more intuitive for individuals to use in future clinical applications to restore speech for individuals with severe speech and physical impairments,” says Jonathan Brumberg of the University of Kansas. While the UCSF team is mostly

Scientists are working on transforming brain activity into speech



focused on the engineering of the system itself, they acknowledge the potential for clinical trials and studies that will include people with communication disabilities.

But while the underlying mechanisms of how the brain activity relates to speech is the same across people, each person’s brain is different, and so future attempts to use this technology in someone who cannot speak would need to be personalised appropriately. The system also requires placing a sensor directly on the brain, which limits the pool of people available to train the system. No ethics board would allow study subjects to have an invasive device put on their brain, which is why the Nature study relied on people who already needed to have such devices implanted.

“It will be exciting to

see over the coming years whether similar results can be obtained using non-invasive brain-imaging approaches that do not involve surgery,” says Ian Wiggins of the Nottingham Biomedical Research Centre, who was not involved with the study. “If so, this could really open up new possibilities for people who have lost the ability to communicate because of neurological damage.” Meanwhile, UCSF team now has two aims. “First, we want to make the technology better, make it more natural, more intelligible. The other challenge is to determine whether the same algorithms used for people with normal speech will work in a population that cannot speak — a question that may require a clinical trial to answer,” Chang says.

Walk for Health, Not Weight

A new study finds that 10,000 steps a day won't prevent weight gain.



For many years now, 10,000 steps a day has been touted as a technique to lose weight and prevent weight gain. But, says a new Brigham Young University (BYU) study, 10,000 steps—or any other number—will not do the trick. Researchers from BYU's Exercise Science Department, along with colleagues from the Nutrition, Dietetics and Food Science Department, studied 120 freshmen's first six months of college, while they participated in a step-counting experiment. The participants walked either 10,000, 12,500 or 15,000 steps a day, six days a week for 24 weeks, while researchers tracked their caloric intake and weight.

The researchers wanted to evaluate if progressively exceeding the recommended step count of 10,000 steps per day in 25% increments would minimise weight and fat gain. Howev-

er, it didn't matter how many steps the students walked. Even if they walked more than 15,000 steps, they still gained weight. During the period under study, the students gained on an average of about 1.5 kg. According to previous studies, during the first academic year of college, students gained an average of 1-4 kg. "Exercise alone is not always the most effective way to lose weight," said lead author Bruce Bailey, professor of exercise science at BYU.

"If you track steps, it might have a benefit in increasing physical activity, but our study showed it won't translate into maintaining weight or preventing weight gain," he added. On an average, the students walked approximately 9,600 steps per day prior to the study. Although the increased walking failed to control weight, there were obviously emotional and other health benefits. For example, one outcome

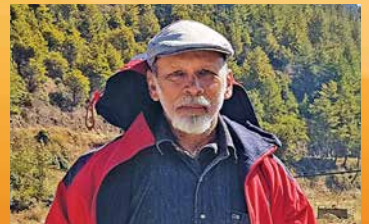
of the study was that sedentary time was drastically reduced in both the 12,500-step and 15,000-step groups. In the 15,000-step group, sedentary time decreased by as much as 77 minutes a day.

Why do people believe that 10,000 steps a day will promote weight loss or even prevent weight gain? It's because of widespread false belief that exercise helps weight reduction. Thirty minutes of moderately vigorous physical activity five days a week, experts said, was necessary to maintain and promote health. "But when it came to the question of how exercising affects our getting fat or staying lean, these experts could only say: 'It is reasonable to assume that persons with relatively high daily energy expenditures would be less likely to gain weight over time, compared with those who have low energy expenditures.'"

people



**The 'Breakfast'
Lady**



**Living it to the
Hilt**

The 'Breakfast' Lady

60-year-old **Vinaya Pai** of Kerala wakes up at 2 am to make healthy breakfast for the elderly, reports **Gopi Karelia**.

AS reported by The Better India, Vinaya Pai from Kerala's Thrissur district is not like any other senior citizen. This 60-year-old has pledged the rest of her life to looking after the well-being of other elderly and convalescing patients in her village. A woman with a huge heart, oodles of determination and capacity for hard work, Pai is a proficient multi-tasker. For the last couple of years, her schedule has been constant. She wakes up every day at 2 am and heads straight to the kitchen to prepare breakfast for 50 people. She consults with the doctors in case of recovering patients.

Depending on their dietary needs, she prepares low-salt, low-cholesterol, oil-free food with healthy ingredients like ragi, oats, millets. Dishes like roasted gooseberry rice, green mango rice, mint rice, eggplant rice, bay leaf tea, green tea,



oats idli and wheat dosa, among others, form a part of her menu. "My mind and body are working fine and all I have to do is put my culinary knowledge to use. Two helpers assist me in preparing food. Waking up early in the morning is a very small price for this noble deed," she told The Better India.

Pai puts in an equal amount of love and effort

while cooking the food for she believes that food shouldn't be just another mass production activity. "I serve people who have asthma, joint pains, digestion problems, etc. A couple of them are in their eighties with no teeth. I have been doing this for a while and I remember my customer's needs. I have to be very careful while prepar-

ing food. I maintain a diary where I write my notes and every morning I go through them,” she shared.

She has the breakfast ready anywhere between 7.30 am to 8 am. Most of the families pick up the food from her doorstep. For those who cannot, she doesn't mind home-delivering the food. She charges minimal rates for the breakfast as she believes anything that comes for free will not be valued. During the conversation, Pai also revealed her secret ingredient indigenous to Kerala and a very healthy supplement. It is 'bilimbi', a healthy yellow-green sour fruit. It is native to the Moluccas area in Indonesia and Kerala is probably the only state in the country where it grows. It goes by the name 'irumban puli'.

The fleshy and juicy fruit has many medicinal properties and is often used to treat cough, ulcers, prevent diabetes and eliminate acne. “Bilimbi helps in reducing high blood pressure and cough. It can also be used to treat wounds and inflammation. Its leaves can be used to ease inflamma-

tion during skin infections,” Pai said. She uses the fruit as an alternative to tamarind and adds it to tangy curries, juice and soup. Pai's gastronomic journey began when she was young. As a child, she would often be found in the kitchens of one of the hotels—'Bharat Hotel Sringeri'—her family owned in Kodungallur in the 1970s.

She grew up observing the chefs and dreaming of owning her own food chain. Though she graduated in Economics and went on to work in a bank, she also completed her BSc in Home Science. While she worked as an instructor in the plant processing division of Canara Bank, she entered the food processing industry at the age of 25. She started selling chips made with bitter melon, banana, jackfruit, passion fruit, carrots, beetroots, bilimbi and kumbalanga (winter melon) that became an instant hit in her village. She also got a chance to work with a government programme called 'Jan Shikshan Sansathan' for which she quit her bank job.

The programme aims to



provide vocational training to people from underprivileged backgrounds and school dropouts. There, she trained approximately 10,000 people to make value-added products like chips, jams and pickles. “The programme was a life-changing experience for me too,” she said. With the products she makes today, Pai claims to earn anything between ₹2,000-10,000 per day depending on the orders. Most of the money she earns is directed towards buying food ingredients for the breakfast she prepares for others. “As a little girl, I wanted to be a businesswoman with my own food company. I am fortunate enough to be living that dream and at the same time helping those in need. I just got lucky,” she said.

Living it to the Hilt

A compulsive innovator and adventurer, Vivek Mundkur's innovation of a solar water pump has changed the lives of farmers who live in water-deficient areas. Meanwhile, the 75-year-old army veteran has returned to his first love – paragliding.

It's not just restlessness that makes 75-year-old retired army officer Vivek Mundkur indulge in new adventures and projects all the time. Credit it instead to the spirit of innovation. And so you will find him hang-gliding on a particularly clear day or you may find him cruising on the Khadakwasla Lake in Pune on a sailboat or you may find him windsurfing or you may even find him installing a new solar panel in his bid to conform to sustainability. Search for his name on Google and you will probably come across an article from 1981. It has a black and white photograph of him flying high on a hang-glider while hundreds

of people look up at the spectacle.

In fact, hang-gliding, an air sport or recreational activity in which a pilot flies a light, non-motorised, foot-launched heavier-than-air aircraft called a hang-glider, was brought to India by Mundkur. A mechanical engineer who served the Indian Army, Mundkur built a glider himself and mastered the art of flying it. A passion to innovate has been the signature thread of Mundkur's life and despite a freak accident that cut his arm off while building a hovercraft, the man is certainly in no mood to stop making impressive equipment! After serving the army for 23 years, he decided to retire

early. His calling, he decided, would now be used to change lives, as stated in an article published by The Better India.

The first thing he did was to move to a farmhouse outside of Pune. Here, he has a workshop where he gets to work on all his ideas. Movement in Mundkur's right hand is severely hampered, though the doctors managed to reattach his arm. Despite the difficulty, he is often seen tinkering with many tools in his workshop. It is from here that he built a low-cost ingenious wind mill that helped bring 24-hour power supply to an entire village in Himachal Pradesh. In this high altitude village called Komic, where



sub-zero temperatures are a norm, power supply was almost non-existent.

In 2011, Mundkur's windmill solution helped Komic enjoy uninterrupted power supply. He went ahead and experimented with many gadgets that could provide similar solutions – his latest being a solar water pump that is dramatically changing the lives of farmers. "The lives of farmers depend heavily on the availability of water and power to pump water to their farms. Unreliable and non-existent electric supply leads farmers to depend on diesel pumps. There is the recurrent cost of diesel and the environmental footprint is a problem too. With these constraints, many farmers are unable to get them-

selves a water pump that will help them irrigate their land – a problem that triggers a series of struggles, including that of abandoning the farmland and moving to cities," he states.

Mundkur has worked to pulling farmers out of this misery through his solar water pumps. He designed and built solar water pumps that are suitable for small land holdings, are portable and have no recurring costs. The additional advantage is that this pump has zero emission, zero fuel requirement and zero noise. Notably, his solar pump design grabbed the Greenpeace Innovation Challenge Award in 2013. To cite another example, in Morawane in Maharashtra is a village with no stable electricity supply. Here,

a group of eight farmers, who couldn't afford diesel pumps, installed Mundkur's solar pump. They are now are boasting of flourishing farms.

His pumps have also solved drinking water problems in six villages. In a tribal village called Harichiwadi situated in a hilly terrain in Maharashtra, the women had to walk down the hills to fetch water and walk up the hill with heavy pots on their heads for more than two hours. With the solar pumps installed in the village, the women now do not have to do this arduous task anymore. "No doubt the women are thrilled about this," he says. But even as he engages in such betterment projects for farmer and women, his desire for adventure remains unabated. He has once again got back to paragliding and recently soared for a good 40 minutes above the hills of Kamshet near Pune. He now wants to try it out near Panchgani where the winds can get really strong. As he puts it, "It's not how old you are; it's how you are old."



travel



Going Native in Nagaland



Making a Spiritual Connection



Going Native in Nagaland

Debbie Ignatius (63) visited the Hornbill Festival in Kohima and has been on song ever since.

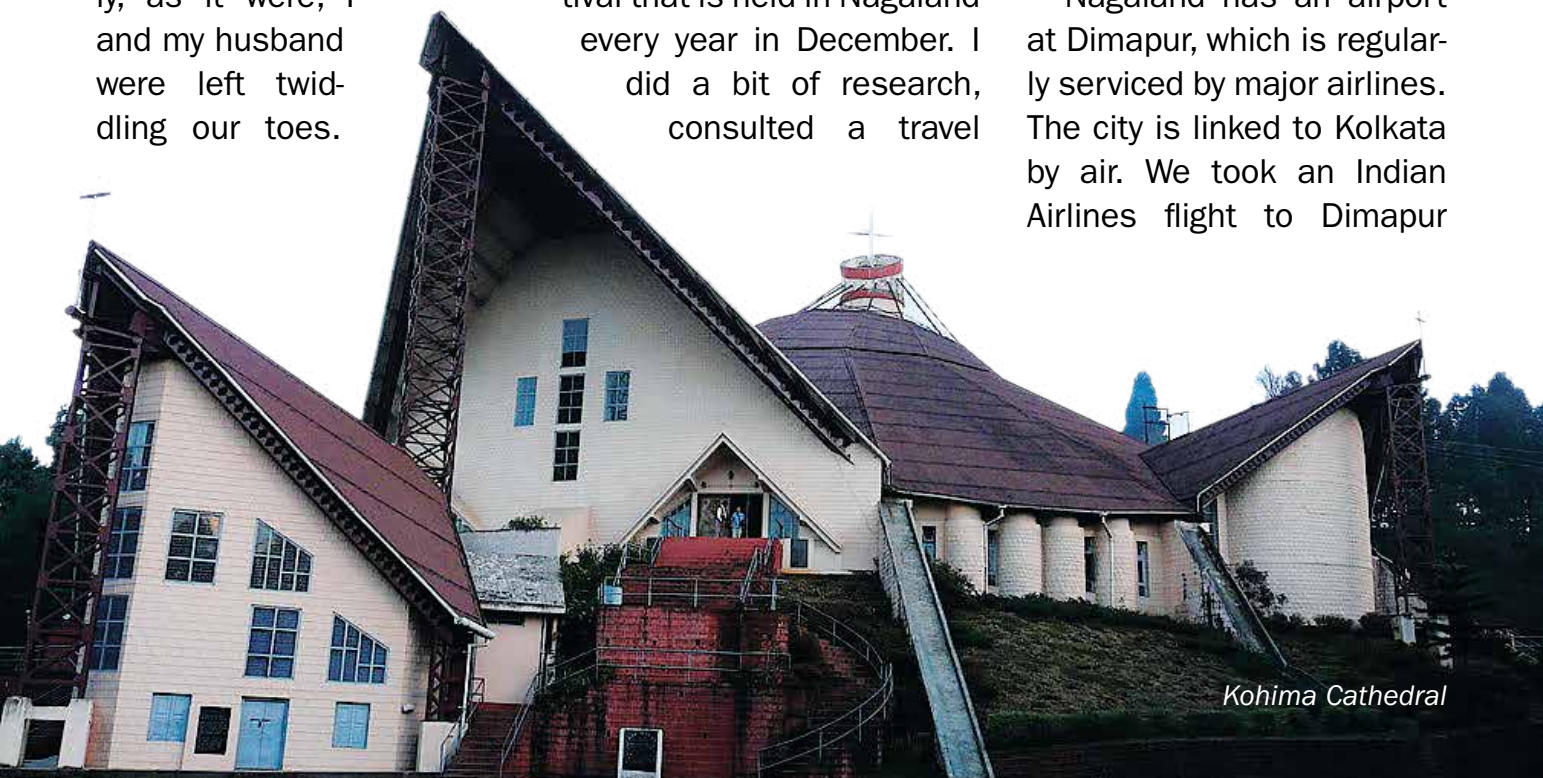
I had earlier never come across the term Empty Nest Syndrome. There was no need to considering that our house had always been a beehive of activity. That was until my son and his wife decided to move to the US on account of a job offer he received from a leading IT conglomerate and my married daughter and her family moved out of Bhopal to set up home in Kolkata. Suddenly, as it were, I and my husband were left twiddling our toes.

The day would always pass quickly enough but the evening hours would stretch interminably. Then, one day, we decided to do away with this overwhelming feeling of loneliness. We made a list of the things we could engage with to keep ourselves occupied, and happy.

One of the items on that list was travel. And as providence would have it, my eyes rested on an advertisement about the Hornbill Festival that is held in Nagaland every year in December. I did a bit of research, consulted a travel

agency and we decided that we would kick off our desire to see new places with this unique festival. Also, we had never ever thought of visiting Nagaland before. Now here was a wonderful chance. Since my daughter had time to spare on account of school holidays of her two children, she too decided to come along with us. So our first stop was Kolkata where we stayed with them for three days.

Nagaland has an airport at Dimapur, which is regularly serviced by major airlines. The city is linked to Kolkata by air. We took an Indian Airlines flight to Dimapur



Kohima Cathedral

and then travelled to Kohima by road, which took us about three hours. The journey wasn't tiring at all given the wonderful landscape of verdant greenery and lofty hills all around. Our first two days were spent in exploring the beautiful and tranquil Kohima, beginning with a visit to the Kohima Museum which has on display the traditions and culture of the many tribes of the state. The museum holds several unique artefacts related to all of the 16 tribal groups. Our next visit was to the Touphema Village, located on a green hillock. Built by the local community in partnership with the Tourism Department of Nagaland, it is a collection of small huts built and decorated in traditional Naga design sensibilities.

The village intends on giving the tourists the feel of living in a Naga tribal house. In addition to the stay and food, the attractions include traditional Naga performances such as folk dances and the retelling of folk tales. But the one place I enjoyed the most was the Shilloi Lake, a beautiful foot-shaped lake in the heart of the Patkai range of Naga-

land. The lake is considered very important by the residents of Latsum village as it is believed that the spirit of a holy child rests at the bottom of the lake. It is one of the reasons why no one fishes or uses the lake water for drinking and irrigation. We also visited the local zoo driven by our curiosity to see the state bird, the rare Tragopan, and the state animal, the wild buffalo.

It was time then to focus on the Hornbill Festival, the primary purpose that had brought us here. The tribes of Nagaland celebrate their festivals with much gusto and fervour. More than 60% of the population of Nagaland depends on agriculture and therefore most of their festivals are 'agrarian' in nature and spirit. They consider their festivals sacred and so participation in these festivals is essential. To encourage inter-tribal interaction and to promote the cultural heritage of Nagaland, the Government of Nagaland organises the Hornbill Festival every year that showcases a mélange of cultural displays under one roof.

The festival is held at Naga Heritage Village, Kis-



ama which is about 12 km from Kohima. For visitors it means a closer understanding of the people and culture of Nagaland and an opportunity to experience the food, songs, dances and customs of Nagaland. It is named after the Indian Hornbill, the large and colourful forest bird which is displayed in folklore in most of the state's tribes. The week-long festival unites one and all in Nagaland and people enjoy the colourful performances, crafts, sports, food fairs, games and ceremonies. Traditional arts which include paintings, wood carvings and sculptures are also on display.

One of the best parts of this festival is to listen to the war cry of the Naga tribes and feel the pulsating beat of the warrior drums;

Shilloi Lake



Naga tribes putting up performances at Hornbill Festival



it's truly an incredible experience. The dances depict heroic tales of victory that have been passed down through generations. As warriors, each tribe has its own unique style of attire, brightly decorated with vibrant beads and even multi-coloured spears. The tribal atmosphere that pervades the festival is electrifying. What makes this festival unique is how it also uses traditional huts on the festival site so you really feel like you are part of a Naga village. There are also many stalls for you to taste the local delicacies. The king chilly and pork eating contests were such fun!

For the young people, the real highlight of the festival happens in the evening when the Hornbill National Rock Concert is held. This is the largest rock festival in

India attracting bands from around the country. You can hear everything from folk to gospel to rock music. The small town comes alive with music and dancing and it's a sight to behold! And when we were not at the festival site, we would take off to visit other places of interest – the World War II Cemetery, for instance. Situated at the heart of the city, this is a war memorial dedicated to the 1,420 fallen soldiers of the 2nd British Division of the Allied Forces and an additional 917 British Indian soldiers. It is set up at the exact place where the Battle of Kohima was fought and won by the Allied forces.

The Kohima Cathedral Church is equally interesting. It is one of the most beautiful churches in Nagaland and the main church

of the diocese of Nagaland. It has an element of typical Naga architecture and the facade of the church resembles that of a Naga house. The 16 feet high wood carved crucifix at the cathedral is one of Asia's largest crosses. The construction of this church was mostly funded by the families of the Japanese soldiers who died in the Battle of Kohima during the Second World War. And just before it was time to return home, we went shopping in the Mao Market, the largest local market in Kohima where local vegetable farmers and butchers from the nearby villages and hilltops ensemble here to sell their products. Overall, it was an enchanting trip. We are now planning our second one!



*In deep meditation at
Katarmal Sun Temple*

Making a Spiritual Connection

Nikhil Khanna had always wanted to visit Kainchi Dham in Uttarakhand and meditate in the temple dedicated to Neem Karoli Baba. And that's what he did recently. What also came as a pleasant surprise was the connection he made with his ancestors.

I have been very intrigued about the visits of famous and successful people to Neem Karoli Baba's temple at Kainchi Dham, Uttarakhand, especially since the visits seem to have taken place before these people became very successful in life. Steve Jobs travelled to India in the seventies. He came here to deal with the unresolved pain that he carried about being an adopted child. His journey took him to Kainchi Dham. Mark

Zuckerberg also visited Kainchi Dham at the behest of Steve Jobs, at the time when he was going through a lot of difficulties and his brilliant ideas were not converting into success. The rest is history.

Julia Roberts too is a follower of Neem Karoli Baba, and has become a Hindu. All these people have never met Neem Karoli Baba. I work as an energy healer – a path that I chose a few years ago. It was a near death experience very

early in life which was a beckoning towards a spiritual path: a serious car accident in which a couple of my friends died in 1989. I survived, and was fighting for life. I was severely injured but somehow was still very aware. I knew that I was dying, but I got the opportunity to glance on the other side. There was peace, and a lot of positive energy that I experienced at that time when I was on the verge of crossing over.

Later, I always wanted to experience that peace again. This desire took me towards meditation, later Reiki and sound healing with Tibetan singing bowls. An inner voice was developing inside which said that I needed to visit Kainchi Dham. In 2019, for most parts of the year I was living in Dubai and Georgia and started planning my visit to India for the purpose of visiting Kainchi Dham. I could sense that there was something waiting there for me. And it turned out to be something much better than what I could ever have imagined.

I had a picture in my mind that someday I would

be meditating at Kainchi Dham and connecting with Neem Karoli Baba. Being a healer, I am of the belief that if we have a perfect image in our minds of the future, then the scenario gets recreated in real life. It was a dear friend, Himanshu Varshney, who volunteered to drive me to Uttarakhand from Delhi despite suffering from a frozen shoulder. We started towards Uttarakhand early morning on January 4, 2020 from Delhi. It took us a day of driving before we reached Bhimtal. We decided to stay there for the night as it was just about 40 minutes away from Kainchi Dham.

However, I couldn't sleep much as I was very excited knowing that I was soon going to be connecting with Neem Karoli Baba. It was freezing cold in the morning as we set out towards Kainchi Dham. There was a thick layer of ice on the windscreen of the car. When we reached Kainchi Dham I saw it was a small shrine in a valley surrounded by beautiful lush green mountains, next to a stream. There are small, local eateries and a few residential

houses near the temple. Entering the temple, I instantly felt a rush of energy. It's difficult to explain in today's time and contemporary understanding of life, but the quest or thirst of spirituality can also be very intense.

Since it was early morning there were not many people in the shrine. There is an idol of Lord Hanuman in one of the sections, a room for meditation or prayers and an adjoining section that houses the idol of Neem Karoli Baba. I sat on the floor of each section and felt a great connect with the positive vibes of the place. I closed my eyes and was transported back in time. Neem Karoli Baba sitting on a platform, the smell of incense, prayers being recited and devotees smiling is the image I connected with. And just when I was completely engrossed in those thoughts a couple of priests walked in and started reciting 'shlokas' in Sanskrit. I knew I had received Neem Karoli Baba's blessings.

Himanshu was by my side all this while, lost in meditation. He later con-

firmed that this was the first time that he had ever meditated in silence. Meditation is the most spiritual feeling that we can experience in the physical body. Later, as we were standing outside the shrine ready to leave, my mother called. She knew I was in Kainchi Dham and she said that there was a temple made by my ancestors, called Katarmal Sun Temple, in Uttarakhand. My actual surname is Katarmal. I had heard about this temple a long time ago but had completely forgotten about it. I told Himanshu about what my mother said, and most spontaneously he decided that we should visit the temple.

It was about a two and a half hour drive from where we were. This I believe was a gift I received by visiting Kainchi Dham. I read about Katarmal Sun Temple's history in the car – King Katarmal had got this temple made it in the 9th century. I had no idea till then that it was such an ancient temple. I was about to connect with my ancestors who lived in that era. What a magnificent temple, I thought as I



The author with his friend Himanshu Varshney

saw it from a distance. It is located on the top of a hill at a height of about 7,000 feet. I was looking at something made by my ancestors 11 centuries ago.

We parked our car and started climbing towards the temple. I was thinking about the people who made this temple and also about the fact that only if they knew that so many centuries later someone from their own bloodline would reach the place to connect with them and pay his respects. I touched a pillar of the temple with my forehead and stood in complete connect, and silence. These stones were placed or touched by one of my own ancestors so long ago. I am them and they are me

is what I felt.

I sat in meditation for a couple of hours with tears flowing from my eyes, not because of sorrow, but because of the intensity of the spiritual connection that I was feeling. Something very deep in my heart had been touched that day. It felt like everything, all small, big incidents or events that happen in our lives are trying to lead us to something. Perhaps we just need to be emotionally ready to receive. The feelings that opened up inside me at the temple stay preciously guarded. I am in deep gratitude to Neem Karoli Baba for this lovely gift of connecting me to my deep roots.

Products

Useful Products For Seniors

H N Ravindran compiles a list of products that can help ease out specific age-related problems

For many seniors, living independently is a life-affirming challenge. It keeps them invigorated and stimulated. They love their home, value their privacy, and cherish their independence. If nothing else, living alone offers a sense of security, comfort and familiarity. But living alone has its challenges. That's why I have put together a list of the top-selling 'must have' products for elderly living alone. The information was obtained after talking to a specialist in ageing, eldercare and geriatrics to decide on the products.

01. Mobile Medical Alert System: If you have had a recent fall, stroke, heart attack or suffer from a chronic medical



condition, a medical alert device remains the most highly recommended safety solution by doctors. With automatic fall detection, GPS tracking, 24-hour monitoring and two-way speakers, help is only seconds away, no matter where your loved ones are, in or outside their home.

02. Grab Bars: As far as products for elderly living alone, perhaps none is more useful than grab bars. Getting up from the toilet alone, or in and out of the shower safely is a key to

staying safely on your feet. There are several types of grab bars available, one of which is a suction-based grab bar while the other requires instalment. The one benefit of the suction grab bar is it can travel with you so that you can use it in someone else's home or perhaps in a hotel room.

03. Grip Bath Mat: Falling sends more seniors to the hospital than anything and there's no bigger culprit than the



bathroom. Falling when alone, with no one to help, magnifies the danger. The grip bath mat is great because it sticks better to non-tiled surfaces than any other mat, has a great non-slip surface, avoids mould and is machine washable.

04. Cleaner Robot: It's not easy pushing around a heavy vacuum cleaner, let alone for the elderly. Smart vacuum cleaners like the Roomba are fantastic for cleaning pet hairs, carpets and wood floors. Whether you press the robot, your phone or make you command by voice through Alexa or Google Home, the Roomba will relieve older adults from the difficult task of vacuuming their homes. Unless of course you prefer the services of a maid!

05. Electric Kettle: Forgetting a kettle on the stove top is an all too common cause of kitchen fires. A cordless electric kettle removes the risk altogether while increasing convenience and simplicity. A brand called



the Mueller Ultra cordless electric kettle is recommended because it comes with a great non-slip handle and superior quality glass.

06. Shower Chair: Showering shouldn't be a balancing act. Sit, shower and relax. A shower chair will allow those with limited mobility or fall risks to shower independently much longer. A medical shower chair is recommended because it doesn't require any tools for assembly, has a removable back for extra support, and comes with lightweight, rust-proof aluminium for increased durability. It's wide legs offers increased stability to avoid tipping.

07. Security Pole: Be it the toilet, couch or bed, the security pole makes it easy for the elders to stand up from sitting or

laying positions easily. These devices can be easily moved from one room to another without even requiring much strength. Moreover, just like all other safety products, it can blend in with the look of your interiors.

08. Special Mobile Phone:

The Mitashi Play Senior Friend is an Android smart phone, and the Philips Xenium X2566 is a feature phone, but they have some things in common – simplified interfaces, large, easy-to-read buttons, and an SOS button for emergencies. Of course, some older people are perfectly comfortable with the latest iPhone models and Android flagships, and if that's the case then there's no reason for them to look at other handsets.



But for those with failing eyesight, the above models can be helpful.

09. Home Security Camera:

Perhaps one of the cheapest home security cameras you can buy today, the Mi home security camera has wide coverage. It lets you monitor your home remotely through the Mi Home app, and if you want to record video,



you can add a micro SD card to the device. You can also talk to people through this.

10. Smart Watch:

Why would senior citizens

need a smart watch? The new Apple Watch Series 4 also has a fall detection feature. It can detect if a person has fallen down, and based on the movements after that, it can decide whether to dial emergency services and contacts. Like the home security camera, this can be a very useful tool for children and caregivers.



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Choose the Right Sanitizer

Given the scare that corona virus has caused you might rush out and buy the wrong kind of sanitizer, which won't work for the virus. Sanitizers that don't contain the CDC's recommended minimum of 60% alcohol are flying off store shelves and listed by sellers on Amazon for outrageous prices. Here is what you need to know: It's tempting, especially now, to buy one of the many hand sanitizers whose label says it "kills 99.99% of illness causing germs." But that does not mean the product will protect you against the novel corona virus. The Centre



for Disease Control and Prevention recommends rubbing on hand sanitizers with at least 60% alcohol when you aren't able to wash your hands.

Huge pumps and multi-packs of bottles are flying

off store shelves. But 'alcohol-free' products — not recommended by the CDC — are also getting snatched up in the consumer frenzy. Some of the hand sanitizers made by the brands Purell and Germ-X rely on benzalkonium chloride instead of alcohol as the active ingredient. Such non-alcohol antiseptic products may not work as well for many types of germs, the CDC says, or may merely reduce the growth of germs rather than killing them. They may be better than nothing, experts say. But people are buying them without knowing the difference.

SBI Waives AMB on all Savings Accounts

State Bank of India recently said that it has decided to waive maintenance of average monthly balance requirements for all savings bank accounts. The initiative will further boost

efforts to promote financial inclusion in the country. Currently, SBI savings account-holders need to maintain an average monthly balance of ₹3,000, ₹2,000 and ₹1,000 in met-

ro, semi-urban and rural areas, respectively. The bank used to levy a penalty of ₹5-15 + taxes on non-maintenance of the balance.

Brush up Your Grammar

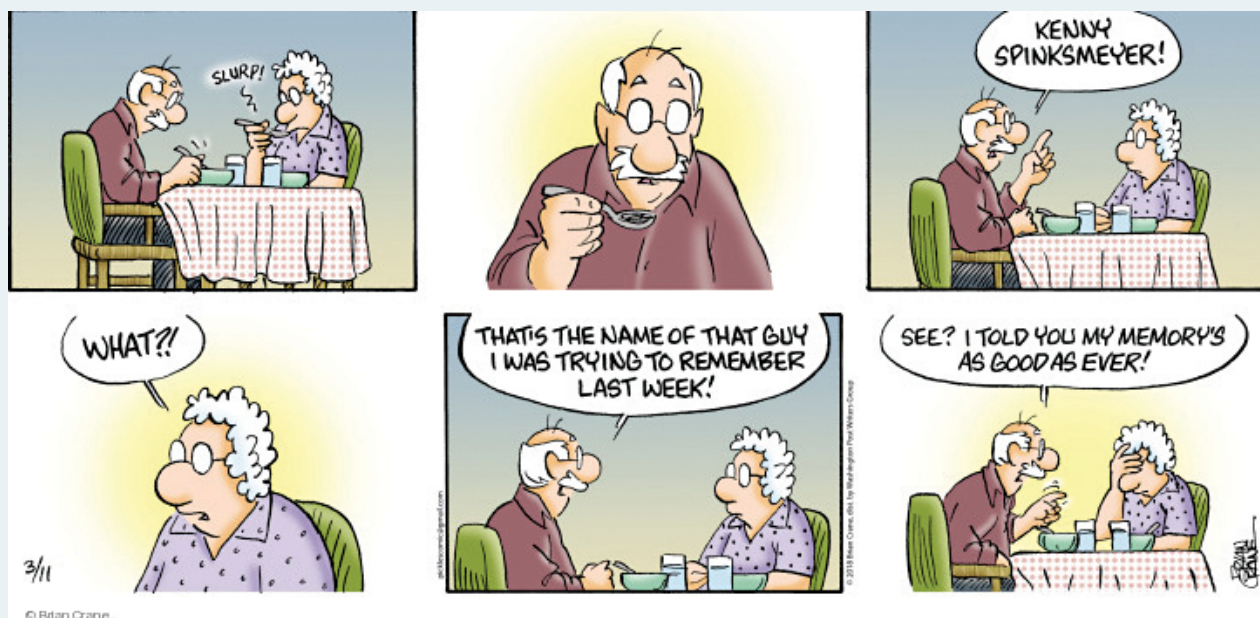
There is an interesting website – www.englishgrammar.org – that can be used as a very simple tool to brush up your grammar, online. Whether you are starting with the basics or want to understand complex topics, it has everything covered. Just glance at the topics on the left panel—adjectives, adverbs, business writing, creative writing, etc.—and



drive straight into them to learn the nuances, with

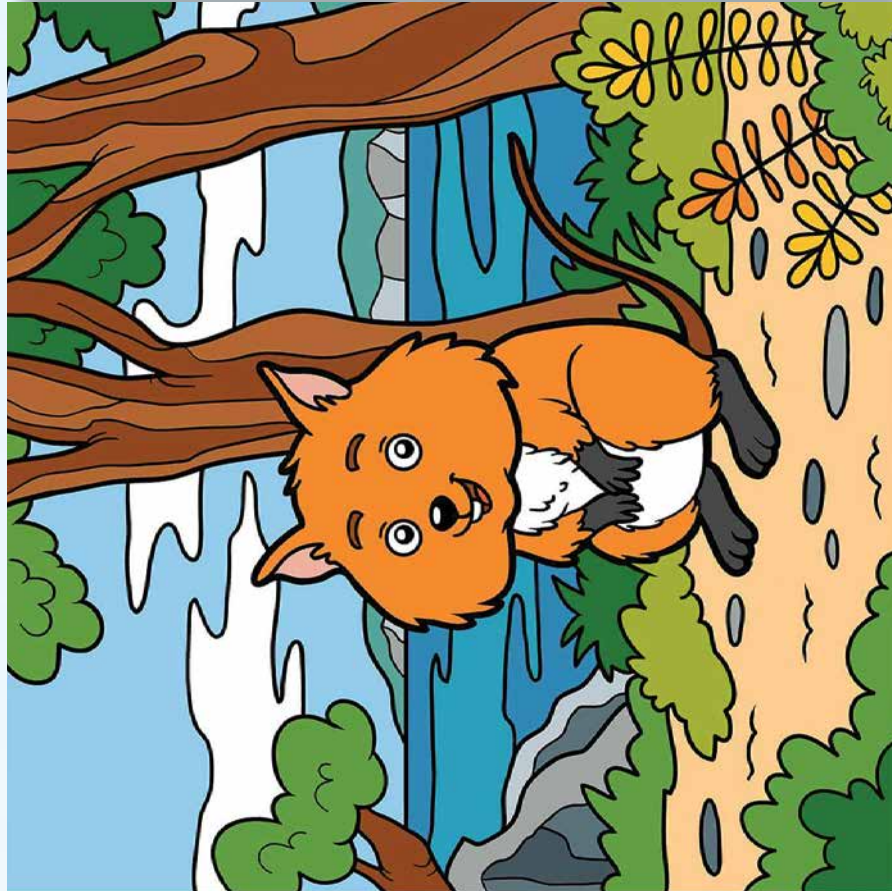
lots of examples and quizzes. You can also download grammar lessons and share them with your friends, colleagues or students. There are lots of rules and plenty of online exercises and tools to help you move fast. Videos and guides help you visually understand the concepts and brush up your knowledge as you move along.

comics



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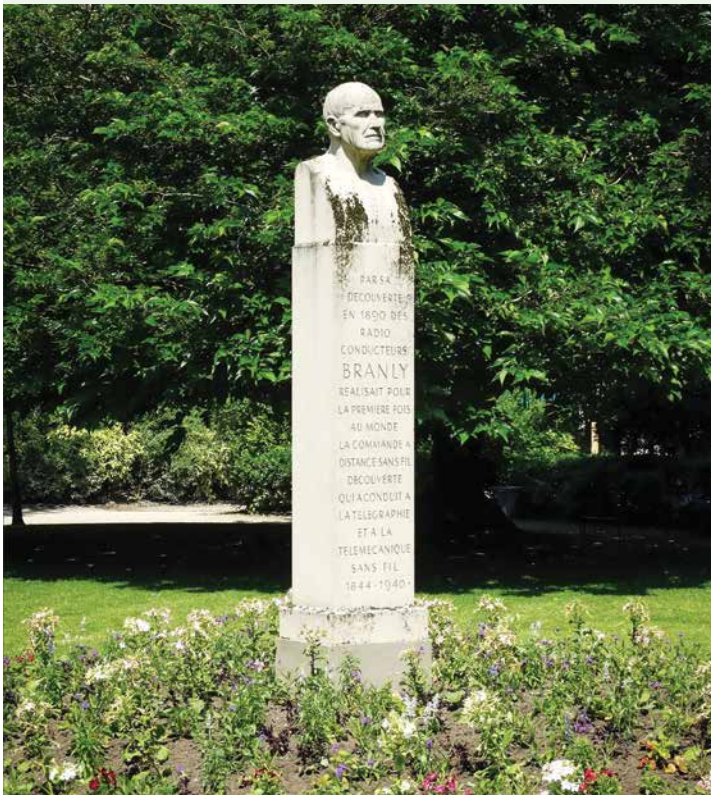
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We invite you to help us with the name and address of such persons you know of – he or she may or may not be living now, but could have completed 100 years during the past one year. We will be happy to receive references for a small memento we will send you as facilitator of such a grand park of India – albeit a very small one.

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